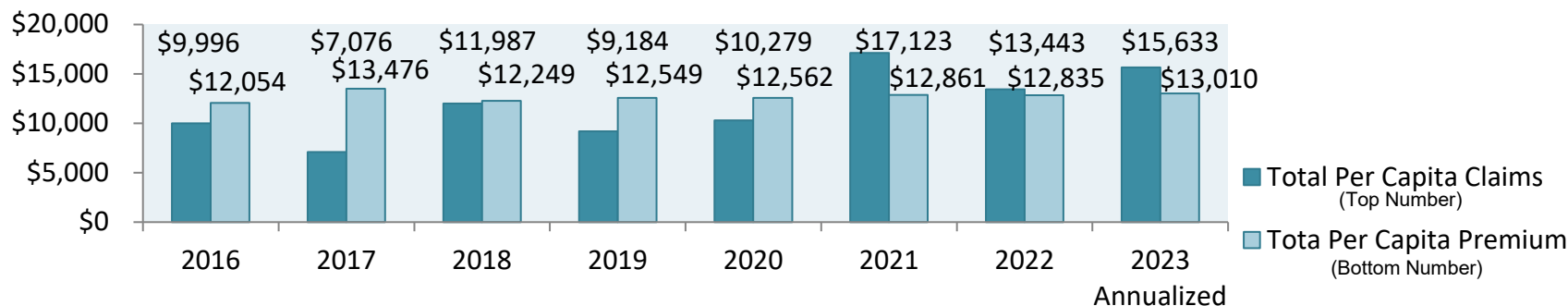




Medical Insurance

***Presented by
Monica Wheelis
Human Resources Manager***

Historical Loss Ratio



Year	Total Per Capita Claims	Total Per Capita Premium	Loss Ratio
2016	\$9,996	\$12,054	83%
2017	\$7,076	\$13,476	53%
2018	\$11,987	\$12,249	98%
2019	\$9,184	\$12,549	73%
2020	\$10,279	\$12,562	82%
2021	\$17,123	\$12,861	133%
2022	\$13,443	\$12,835	105%
2023 Annualized	\$15,633	\$13,010	120%

RFP Vendor Response List (Medical)

MEDICAL CARRIER	RESPONDED / DECLINED	FINALIST
BCBSTX	Responded	Yes
UHC	Responded	Yes
Cigna	Declined	No
Aetna	Declined	No
TML Health	Declined	No

2024 Total Medical Rates



	1		2		3		4		5		6
MEDICAL BENEFITS			BCBSTX		BCBSTX		UHC				
	Enrollment		PPO Plan	HSA Plan	PPO Plan	HSA Plan	EPO Plan	EPO HSA Plan			
FINANCIALS	PPO	HSA	Current	Current	Revised Renewal	Revised Renewal	Proposed	Proposed			
Employee Only	94	44	\$778.64	\$649.34	\$891.27	\$738.66	\$936.97	\$724.85			
Employee & Spouse	13	6	\$1,557.25	\$1,298.67	\$1,782.52	\$1,477.31	\$1,873.93	\$1,449.69			
Employee & Child(ren)	38	17	\$1,440.45	\$1,201.29	\$1,648.83	\$1,366.54	\$1,733.41	\$1,340.98			
Employee & Family	16	9	\$2,258.00	\$1,883.08	\$2,584.63	\$2,142.12	\$2,717.20	\$2,102.06			
	237										
Monthly Premium			\$184,302	\$73,733	\$210,962	\$83,875	\$221,781	\$82,307			
Annual Premium			\$2,211,618	\$884,792	\$2,531,541	\$1,006,502	\$2,661,373	\$987,681			
Combined Annual Premium			\$3,096,410		\$3,538,043		\$3,649,053				
\$ Change over Current			n/a		\$441,633		\$552,644				
% Change over Current			n/a		14.3%		17.8%				
Effective Date			1/1/2023		1/1/2024		1/1/2024				
Rate Guarantee			1 Year		1 Year		1 Year				
Network Website			Blue Choice		Blue Choice		Choice +				
Provider Record Match			n/a		n/a		99.9%				
Geo Access (2 PCP's in 10 Miles)			99.6%		99.6%		94.2%				
AM Best Rating			A+		A+		A+				

\$25K Wellness Allowance

\$10K Renewal
Credit



“WHEREAS, the Brazos River Authority has maintained a relationship with HUB International since 2015 to provide benefit consulting services;

WHEREAS, the Brazos River Authority has maintained a fully insured medical plan with Blue Cross Blue Shield of Texas since January 1, 2016;

WHEREAS, HUB International issued a Request for Proposals for our medical plan, received two responses, and after analyzing both proposals, determined that it is in the best interest of the Brazos River Authority to continue the relationship with Blue Cross Blue Shield;



WHEREAS, HUB International negotiated with Blue Cross Blue Shield to reduce the premium increase down to 14.3%, which equates to approximately a \$500,000 increase for the 2024 plan year; and

WHEREAS, the total cost of both employer and employee medical premiums for the 2024 plan year will not exceed \$4,000,000.

NOW, THEREFORE, BE IT RESOLVED that the Board of Directors of the Brazos River Authority hereby authorizes the General Manager/CEO to enter into all agreement(s) necessary to continue the relationship with Blue Cross Blue Shield of Texas to provide the Brazos River Authority a fully insured medical plan, at the rates quoted for the 2024 plan year.”



**Brazos
River
Authority**