



Medical Insurance Contract

Presented by

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Human Resources Coordinator



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	\$17,036	\$13,264	128%
2024 Annualized	\$15,197	\$14,955	102%

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RFP Vendor Response List (Medical)



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

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BCBSTX 2025 Premiums



MEDICAL BENEFITS	Assumed Enrollment			BCBSTX		BCBSTX		
	PPO	HSA	HMO	PPO Plan	HSA Plan	PPO Plan	HSA Plan	HMO Plan / Blue Essentials
FINANCIALS	PPO	HSA	HMO	Current	Current	Renewal	Renewal	New
Employee Only	80	40	14	\$891.27	\$738.66	\$1,006.77	\$834.38	\$934.54
Employee & Spouse	9	9	2	\$1,782.52	\$1,477.31	\$2,013.52	\$1,668.75	\$1,869.07
Employee & Child(ren)	36	15	6	\$1,648.83	\$1,366.54	\$1,862.51	\$1,543.63	\$1,728.89
Employee & Family	11	12	2	\$2,584.63	\$2,142.12	\$2,919.57	\$2,419.72	\$2,710.12
	236							
Monthly Premium				\$206,238	\$89,046	\$197,829	\$100,585	\$32,615
Annual Premium				\$2,474,858	\$1,068,549	\$2,373,947	\$1,207,020	\$391,383
Combined Annual Premium				\$3,543,407		\$3,972,351		
\$ Change over Current				n/a		\$428,944		
% Change over Current				n/a		*12.1%		
Effective Date				1/1/2024		1/1/2025		
Rate Guarantee				1 Year		1 Year		
Network Website				Blue Choice		Blue Choice		
Provider Record Match				n/a		n/a		
Geo Access (2 PCP's in 10 Miles)				99.6%		99.6%		
AM Best Rating				A+		A+		

Note: This is a brief summary and not intended to be a contract.

\$25K Wellness Allowance

\$40K Premium Credit

\$25K Wellness Allowance

*Assumes 15% Migration from PPO Plan to HMO

Includes bundling discounts



“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 initial proposed premium increase from 21.5% to 13.0%, which equates to approximately a \$400,000 increase for the 2025 plan year; and

WHEREAS, the total cost of both employer and employee medical premiums for the 2025 plan year will not exceed \$4,500,000.

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 2025 plan year.”



Brazos River Authority



Brazos

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RIVER AUTHORITY