



# ***Medical Insurance Contract***

***Presented by***

***Crystal Wilde***

***Chief Human Resource Officer***



# 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	\$15,982	\$14,955	107%
2025 (Annualized)	\$13,887	\$17,047	81%



# 2026 Total Medical Rates

MEDICAL BENEFITS	Assumed Enrollment			BCBSTX			BCBSTX			UHC		
	PPO	HSA	HMO	PPO Plan	HSA Plan	HMO	PPO Plan	HSA Plan	HMO	PPO Plan	HSA Plan	HMO
FINANCIALS	PPO	HSA	HMO	Current	Current	Current	Renewal	Renewal	Renewal	Proposed	Proposed	Proposed
Employee Only	91	38	5	\$1,006.77	\$834.38	\$934.54	\$1,016.64	\$842.56	\$943.70	\$1,057.11	\$876.10	\$981.27
Employee & Spouse	14	11	2	\$2,013.52	\$1,668.75	\$1,869.07	\$2,033.25	\$1,685.11	\$1,887.39	\$2,114.20	\$1,752.19	\$1,962.52
Employee & Child(ren)	42	20	1	\$1,862.51	\$1,543.63	\$1,728.89	\$1,880.76	\$1,558.76	\$1,745.84	\$1,955.64	\$1,620.81	\$1,815.33
Employee & Family	17	7	0	\$2,919.57	\$2,419.72	\$2,710.12	\$2,948.18	\$2,443.43	\$2,736.68	\$3,065.55	\$2,540.71	\$2,845.63
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Monthly Premium				\$247,663	\$97,873	\$10,140	\$250,091	\$98,833	\$10,239	\$260,047	\$102,767	\$10,647
Annual Premium				\$2,971,962	\$1,174,480	\$121,677	\$3,001,089	\$1,185,992	\$122,869	\$3,120,560	\$1,233,204	\$127,761
Combined Annual Premium				\$4,268,118			\$4,309,950			\$4,481,524		
\$ Change over Current				n/a			\$41,832			\$213,406		
% Change over Current				n/a			1.0%			5.0%		
Effective Date				1/1/2025			1/1/2026			1/1/2026		
Rate Guarantee				1 Year			1 Year			1 Year		
Network Website				Blue Choice			Blue Choice			Choice Plus		
Provider Record Match				n/a			n/a			n/a		
Geo Access (2 PCP's in 10 Miles)				99.6%			99.6%			99.0%		
AM Best Rating				A			A			A		

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

\$25K Wellness Allowance

\$25,000 Wellness / \$5,000 Communications

Original 7% Increase / Assumes dental bundling



**“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 three responses, and after analyzing the 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 to 1.0%, which equates to approximately a \$42,000 increase for the 2026 plan year; and

**WHEREAS**, the total cost of both employer and employee medical premiums for the 2026 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 2026 plan year.”



Brazos River Authority



**Brazos**



**RIVER AUTHORITY**