Brazos River Authority

Contract with United Healthcare Insurance Company to provide Medical Insurance Coverage

Presented by

Crystal Wilde

Chief Human Resources 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	$17,935	$17,264	104%
2026 Annualized	$22,965	$17,592	131%

Brazos River Authority

RFP Vendor Response List (Medical)

MEDICAL CARRIER	RESPONDED / DECLINED	FINALIST
BCBSTX	Responded	Yes
UHC	Responded	Yes
Baylor Scott & White	Responded	No
Aetna	Declined / Uncompetitive Pricing	N/A
Cigna	Declined / Uncompetitive Pricing	N/A
Texas Health	Declined / Uncompetitive Pricing	N/A
Curative	Declined / Uncompetitive Pricing	N/A

Brazos River Authority

2027 Total Medical Rates

				1	2	3	4	5	6	7	8	9
MEDICAL BENEFITS				**BCBSTX**			**BCBSTX**			**UHC**		
	Assumed Enrollment			**PPO Plan**	**HSA Plan**	**HMO**	**PPO Plan**	**HSA Plan**	**HMO**	**PPO Plan**	**HSA Plan**	**HMO**
FINANCIALS	**PPO**	**HSA**	**HMO**	**Current**	**Current**	**Current**	**Proposed**	**Proposed**	**Proposed**	**Proposed**	**Proposed**	**Proposed**
Employee Only	109	33	3	$1,016.64	$842.56	$943.70	$1,500.65	$1,243.70	$1,392.99	$1,340.71	$1,010.31	$1,173.44
Employee & Spouse	14	10	0	$2,033.25	$1,685.11	$1,887.39	$3,001.26	$2,487.22	$2,785.96	$2,681.43	$2,020.63	$2,346.88
Employee & Child(ren)	44	17	3	$1,880.76	$1,558.76	$1,745.84	$2,776.17	$2,300.73	$2,577.02	$2,480.32	$1,869.09	$2,170.86
Employee & Family	20	10	0	$2,948.18	$2,443.43	$2,736.68	$4,351.78	$3,606.50	$4,039.59	$3,888.07	$2,929.91	$3,402.98
	263											
Monthly Premium				**$280,996**	**$95,589**	**$8,069**	**$414,776**	**$141,092**	**$11,910**	**$370,573**	**$114,620**	**$10,033**
Annual Premium				**$3,371,956**	**$1,147,066**	**$96,823**	**$4,977,307**	**$1,693,101**	**$142,920**	**$4,446,875**	**$1,375,442**	**$120,395**
(-) Credit				**n/a**			**-$20,000**			**-$150,000**		
Combined Annual Premium				**$4,615,845**			**$6,793,328**			**$5,792,711**		
$ Change over Current				**n/a**			**$2,177,484**			**$1,176,867**		
% Change over Current				**n/a**			**47.2%**			**25.5%**		
Effective Date				1/1/2026			1/1/2027			1/1/2027		
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		
Notes				n/a			Illustrative Rates, Does include 1% dental bundling			Does include 1.5% dental bundling discount		

Coverage Comparison

- Comparable to BCBS Network at 99% match on in-network providers
- Coverages are similar
- UHC offers $0 copay for children under 19
- $300 wellness credit for employees that qualify

"**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 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 contract with United Health Care;

WHEREAS, HUB International negotiated with United Healthcare to reduce the initial proposed premium increase from 36% to 25.5%, which equates to approximately a $1.2 million increase for the 2027 plan year; and

WHEREAS, the total cost of both employer and employee medical premiums for the 2026 plan year will not exceed $5,800,000.

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 contract with United Healthcare to provide the Brazos River Authority a fully insured medical plan, at the rates quoted for the 2027 plan year."

Brazos River Authority



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