

Medical Insurance RFP

Stewardship

Managing financial and human resources carefully and responsibly

	Current	UHC	Health Partners	BCBS	Medica
Stop Loss	1,167,003	1,730,136	1,236,677	1,045,552	1,085,354
Administration	175,854	182,220	246,730	78,489	244,860
Rebates & Other	(153,109)	(105,295)	(358,958)	(173,824)	(341,374)
Total Annual Fixed Cost	1,189,748	1,807,061	1,124,449	950,217	988,840
Estimated Claims	3,739,061	4,081,883	4,081,883	4,081,883	4,081,883
Estimated Total Cost	4,928,809	5,888,944	5,206,332	5,032,100	5,070,723
Estimated Premium Increase		19.48%	5.63%	2.10%	2.88%
Year Two Stop Loss Rate Cap		None	19.9%	15.0%	15.0%
Year Two Admin Rate Cap		5.0%	3.0%	0.0%	0.0%

Medica is Recommended Insurance Carrier for Jan 2027 – Dec 2028

- Cost is slightly higher than Blue Cross Blue Shield (BCBS)
- Medica was 917's Insurance Carrier for 20+ years prior to changing to UHC in Jan 2025. Change to UHC was precipitated by financial savings, not because of service or quality issues
- Changing to BCBS would present risks of uncertainty in terms of plan set up, as well as service and quality