



# AIISD Health Insurance Overview & Recommendations

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# Overview



- AISD released a Medical / COBRA Administration RFP on January 14, 2025
- Proposals were due on February 25, 2025

MEDICAL CARRIER	RESPONDED / DECLINED
BCBSTX	Incumbent - Recommended
Baylor Scott & White	Responded
Curative	Responded - Disqualified
Cigna	Declined – Uncompetitive
Aetna	Declined – Uncompetitive
TX Health Benefits Pool	Declined – Uncompetitive
United Healthcare	Declined – Uncompetitive

- HUB received Best and Final Offers on March 25, 2025
- HUB scored the Best and Final Offers on March 25, 2025

# Financial Overview



	Annual Plan Cost	\$ Difference from Current	% Difference from Current	Notes
Current Plan Cost - BCBSTX Health Plans 2024-25	\$13,858,438	-	-	-
Renewal Plan Cost - BCBSTX Health Plans 2025-26	\$17,862,436	\$4,003,998	28.9%	Includes \$500k One-Time Premium Credit Current Plan Designs
Proposed Plan Cost - BCBSTX Health Plans 2025-2026	\$14,820,738	\$962,300	6.9%	Includes \$500k One-Time Premium Credit Condensed to 4 Plan Options Includes HSA Plan with No Cost to Employee Only
Proposed BSWHP Health Plans 2025-26	\$23,403,408	\$9,544,970	68.9%	Uncompetitive

# BCBSTX Proposal - BAFO



Plan	HSA 6000 - PPO (NEW)		HSA 3300 - PPO		HMO 2000		HMO 6000	
Annual Deductible <i>Individual / Family</i>	\$6,000 / \$10,000	\$6,000 / \$12,000	\$3,300 / \$6,600	\$6,000 / \$12,000	\$2,000 / \$4,000	N/A	\$6,000 / \$12,000	N/A
Out-of-Pocket Maximum <i>Individual / Family</i>	\$10,000 / \$20,000	Unlimited	\$6,900 / \$13,800	Unlimited	\$6,000 / \$12,000	N/A	\$7,000 / \$14,000	N/A
Coinsurance	20%	50%	20%	50%	20%	N/A	20%	N/A
Office Visits <i>PCP / Specialist</i>	20%	50%	20%	50%	\$45 / \$55		\$45 / \$55	
Telemedicine	20%	50%	20%	50%	\$0	N/A	\$0	N/A
Urgent Care	20%	50%	20%	50%	\$100	N/A	\$100	N/A
Emergency Room	\$750 Copay + 20% AD		\$750 Copay + 20% AD		\$750 Copay + 20% AD	N/A	\$750 Copay + 20% AD	N/A
Retail Pharmacy								
Deductible	Integrated with Medical		Integrated with Medical		N/A		N/A	
Generic / Tier 1 <i>30-Day Supply</i>	\$20, \$0 for certain generics		\$20, \$0 for certain generics		\$20, \$0 for certain generics		\$20, \$0 for certain generics	
Brand / Tier 2 & 3 <i>Preferred / Non-Preferred</i>	\$50 / \$80		\$50 / \$80		\$50 / \$80		\$50 / \$80	
Specialty / Tier 4 & 5	\$150 / \$150		\$150 / \$150		\$150 / \$150		\$150 / \$150	

ESTIMATED ENROLLMENT				
Employee Only	89	779	70	338
Employee + Spouse	5	39	1	8
Employee + Child(ren)	16	229	16	89
Employee + Family	6	43	2	15
Total Employees by Plan	116	1090	89	450
Total Employees	1,745			

RATES	HSA 6000 - PPO (NEW)	HSA 3300 - PPO	HMO 2000	HMO 6000
Proposed	2025-2026	2025-2026	2025-2026	2025-2026
Emp Only	\$409.69	\$619.65	\$736.11	\$505.36
Emp + Spouse	\$827.04	\$1,250.87	\$1,485.98	\$1,202.15
Emp + Child(ren)	\$717.64	\$1,085.40	\$1,289.41	\$885.21
Emp + Family	\$1,199.84	\$1,814.72	\$2,155.80	\$1,480.00
Monthly Total	\$59,279	\$858,081	\$77,956	\$281,413
Annual Total	\$711,347	\$10,296,970	\$935,470	\$3,376,951
Combined Annual Total	\$14,820,738			
\$ Differential from Current	\$962,300			
% Differential from Current	6.9%			

# Proposal Tabulation



## Proposal Tabulation

**Abilene Independent School District  
Health Insurance  
Proposal #009, 24-25**



<b>Contracting Firm</b>	Blue Cross Blue Shield of Texas	Baylor Scott & White Health Plan
Initial Proposal Price	<b>\$17,862,436</b>	<b>\$23,403,408</b>
Best and Final Proposal Price	<b>\$14,820,739</b>	<b>\$23,403,408</b>

# Evaluation of Proposers



## Evaluation of Proposers

Abilene Independent School District  
Health Insurance  
Proposal #009, 24-25



Evaluation Criteria Used for Ranking Proposers	Points	BCBSTX	BSWHP
Proposal Price			
Purchase Price	40	34	28
Reputation of the Vendor and Vendor's Goods or Services	5	5	5
Quality of the Vendor's Goods or Services	30	30	26
Extent to which the Goods or Services Meet the District's Needs	25	24	24
Vendor's Past Relationship with the District	0	0	0
Impact on the Ability of the District to Comply with Laws and Rules Relating to Historically Underutilized Businesses	0	0	0
Total Long-Term Cost to the District to Acquire the Vendor's Goods or Services	0	0	0
For a Contract for Goods and Services, Other than Goods and Services Related to Telecommunications and Information Services, Building Construction and Maintenance or Instructional Materials, whether the Vendor or Vendor's Ultimate Parent Company or Majority Owner 1) Has its Principal Place of Business in this State, or 2) Employees at least 500 Persons in this State	0	0	0
Any Other Relevant Factor(s) Specifically Listed in these Specifications	0	0	0
<b>Total</b>	<b>100</b>	<b>93</b>	<b>83</b>
<b>Ranking of Bidders (Ranking Value)</b>		<b>1</b>	<b>2</b>

BCBSTX

### Non-Responsive Vendors

(Vendors that obtained plans but did not respond)

Cigna

Aetna

TX Health Benefits Pool

United Healthcare

# Thank you.

# BSWHP Proposal



Plan	BSW Access PPO 1500-8k		BSW Access PPO 2500-8.5k		BSW Access PPO HSA 3300-5.25K		BSW Plus HMO 1500-5k		BSW Plus HMO 5000-7K	
Annual Deductible <i>Individual / Family</i>	\$1,200 / \$2,400	\$2,400 / \$4,800	\$2,500 / \$5,000	\$5,000 / \$10,000	\$3,200 / \$6,000	\$6,000 / \$12,000	\$1,500 / \$3,000	N/A	\$5,000 / \$10,000	N/A
Out-of-Pocket Maximum <i>Individual / Family</i>	\$7,000 / \$14,000	Unlimited	\$8,000 / \$16,000	Unlimited	\$6,900 / \$13,800	Unlimited	\$5,000 / \$10,000	N/A	\$7,000 / \$14,000	N/A
Coinsurance	20%	50%	20%	50%	20%	50%	20%	N/A	20%	N/A
Office Visits <i>PCP / Specialist</i>	\$30 / \$45	50%	\$30 / \$45	50%	20%	50%	\$30 / \$45	N/A	\$30 / \$45	N/A
<i>Telemedicine</i>	\$0	50%	\$0	50%	20%	50%	\$0		\$0	
Urgent Care	\$75	50%	\$75	50%	20%	50%	\$75	N/A	\$75	N/A
Emergency Room	\$500 Copay + 20% AD		\$500 Copay + 20% AD		\$500 Access Fee + 20% AD		\$500 Copay + 20% AD	N/A	\$500 Copay + 20% AD	N/A
Retail Pharmacy										
Deductible	N/A		N/A		Integrated with Medical		N/A		N/A	
Generic / Tier 1 <i>30-Day Supply</i>	\$10, \$0 for certain generics		\$10, \$0 for certain generics		\$10, \$0 for certain generics		\$10, \$0 for certain generics		\$10, \$0 for certain generics	
Brand / Tier 2 & 3 <i>Preferred / Non-Preferred</i>	\$40 / \$70		\$40 / \$70		\$40 / \$70		\$40 / \$70		\$40 / \$70	
Specialty / Tier 4 & 5	\$100 / \$150		\$100 / \$150		\$100 / \$150		\$100 / \$150		\$100 / \$150	

ESTIMATED ENROLLMENT					
<i>Employee Only</i>	286	493	89	70	338
<i>Employee + Spouse</i>	18	21	5	1	8
<i>Employee + Child(ren)</i>	75	154	16	16	89
<i>Employee + Family</i>	13	30	6	2	15
<b>Total Employees by Plan</b>	<b>392</b>	<b>698</b>	<b>116</b>	<b>89</b>	<b>450</b>
<b>Total Employees</b>	<b>1,745</b>				

RATES	BSW Access PPO 1500-8k	BSW Access PPO 2500-8.5k	BSW Access PPO HSA 3300-5.25K	BSW Plus HMO 1500-5k	BSW Plus HMO 5000-7K
<b>Proposed</b>	<b>2025-2026</b>	<b>2025-2026</b>	<b>2025-2026</b>	<b>2025-2026</b>	<b>2025-2026</b>
Emp Only	\$985.13	\$888.50	\$826.17	\$961.73	\$809.21
Emp + Spouse	\$1,989.78	\$1,793.60	\$1,667.09	\$1,942.26	\$1,632.63
Emp + Child(ren)	\$1,762.43	\$1,556.34	\$1,446.65	\$1,685.23	\$1,416.77
Emp + Family	\$2,887.12	\$2,602.08	\$2,418.20	\$2,818.08	\$2,368.08
<b>Monthly Total</b>	<b>\$487,278</b>	<b>\$793,435</b>	<b>\$119,520</b>	<b>\$101,863</b>	<b>\$448,188</b>
<b>Annual Total</b>	<b>\$5,847,336</b>	<b>\$9,521,218</b>	<b>\$1,434,242</b>	<b>\$1,222,358</b>	<b>\$5,378,253</b>
<b>Combined Annual Total</b>	<b>\$23,403,408</b>				
<b>\$ Differential from Current</b>	<b>\$9,544,970</b>				
<b>% Differential from Current</b>	<b>68.9%</b>				