



Medical RFP Results

Prepared for Foley ISD

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Overview



- RFP Responses
 - HealthPartners
 - Medica
 - BlueCross BlueShield
- Renewal Analysis
- Selection Criteria
- Plan Offering Strategy
- Other Group Benefits You Offer

RFP Responses



The district received responses from:

- HealthPartners
- Medica
- Blue Cross Blue Shield
- PEIP
- OneBridge – ICHRA

The district received best and final responses from:

- HealthPartners
- Medica
- PEIP

HealthPartners

Financial Summary



Financial Summary

- Renewal for January of 2026, would be a 10.8% increase
- Revenue from current premium for 2025 is \$2,964,216
- 2026 Proposed revenue, using current enrollment, would be \$3,283,370
- Annual increase in revenue of \$319,159
- Response included a renewal cap of 14% for 2027.

Contracts	Plans	Current (HP)	Renewal (HP)	HP BAFO	% Change
Changes					
\$3,300 to \$3,400 for HSA eligibility					
8	\$400 Ded 10% - Single	\$1,118.08	\$1,388.63	\$1,223.32	9.4%
1	\$400 Ded 10% - Family	\$2,947.80	\$3,661.11	\$3,225.27	9.4%
6	\$850 Ded 15% - Single	\$1,061.22	\$1,318.51	\$1,161.54	9.5%
5	\$850 Ded 15% - Family	\$2,797.89	\$3,476.23	\$3,062.39	9.5%
28	\$3,400 Ded 0% HSA - Single	\$906.51	\$1,133.64	\$998.69	10.2%
26	\$3,400 Ded 0% HSA - Family	\$2,390.00	\$2,988.84	\$2,633.03	10.2%
44	\$5,000 Ded 0% HSA - Single	\$822.36	\$1,040.99	\$917.06	11.5%
42	\$5,000 Ded 0% HSA - Family	\$2,168.15	\$2,744.56	\$2,417.82	11.5%
160	Annual Premium	\$2,964,211.56	\$3,727,070.40	\$3,283,370.40	
	Premium Change		\$762,858.84	\$319,158.84	
	% Change		25.7%	10.8%	
	2nd Yr Cap		none	14.0%	

Medica

Financial Summary



Financial Summary - Passport

- Renewal for January of 2026, would be a 12.7% increase
- 2026 Proposed revenue, using current enrollment, would be \$3,340,752
- Annual increase in revenue of \$376,540
- Response did not include any renewal rate caps for 2027

Contracts	Plans	Current (HP)	HP BAFO	% Change	Medica Passport	% Change
\$3,300 to \$3,400 for HSA eligibility					Broad Network	
8	\$400 Ded 10% - Single	\$1,118.08	\$1,223.32	9.4%	\$1,125.63	1%
1	\$400 Ded 10% - Family	\$2,947.80	\$3,225.27	9.4%	\$2,967.73	1%
6	\$850 Ded 15% - Single	\$1,061.22	\$1,161.54	9.5%	\$1,069.79	1%
5	\$850 Ded 15% - Family	\$2,797.89	\$3,062.39	9.5%	\$2,820.50	1%
28	\$3,400 Ded 0% HSA - Single	\$906.51	\$998.69	10.2%	\$1,025.30	13%
26	\$3,400 Ded 0% HSA - Family	\$2,390.00	\$2,633.03	10.2%	\$2,703.19	13%
44	\$5,000 Ded 0% HSA - Single	\$822.36	\$917.06	11.5%	\$949.45	15%
42	\$5,000 Ded 0% HSA - Family	\$2,168.15	\$2,417.82	11.5%	\$2,503.21	15%
160	Annual Premium	\$3,283,370.40			\$3,340,751.64	
	Premium Change	\$319,158.84			\$376,540.08	
	% Change	10.8%			12.7%	
	2nd Yr Cap	14.0%			none	

BlueCross BlueShield

Financial Summary



Financial Summary

- Renewal for January of 2026, would be a 26.2% increase
- Revenue from current premium for 2025 is \$2,964,216
- 2026 Proposed revenue, using current enrollment, would be \$3,740,880
- Annual increase in revenue of \$776,669
- Response did not include any renewal caps for 2027

Contracts	Plans	Current (HP)	HP BAFO	% Change	BCBS	% Change
Changes	\$3,300 to \$3,400 for HSA eligibility					
8	\$400 Ded 10% - Single	\$1,118.08	\$1,223.32	9.4%	\$1,482.08	33%
1	\$400 Ded 10% - Family	\$2,947.80	\$3,225.27	9.4%	\$3,907.49	33%
6	\$850 Ded 15% - Single	\$1,061.22	\$1,161.54	9.5%	\$1,366.62	29%
5	\$850 Ded 15% - Family	\$2,797.89	\$3,062.39	9.5%	\$3,603.09	29%
28	\$3,400 Ded 0% HSA - Single	\$906.51	\$998.69	10.2%	\$1,152.84	27%
26	\$3,400 Ded 0% HSA - Family	\$2,390.00	\$2,633.03	10.2%	\$3,039.46	27%
44	\$5,000 Ded 0% HSA - Single	\$822.36	\$917.06	11.5%	\$1,024.06	25%
42	\$5,000 Ded 0% HSA - Family	\$2,168.15	\$2,417.82	11.5%	\$2,699.92	25%
160	Annual Premium	\$2,964,211.56	\$3,283,370.40		\$3,740,880.72	
	Premium Change		\$319,158.84		\$776,669.16	
	% Change		10.8%		26.2%	
	2nd Yr Cap		14.0%		none	

PEIP



Financial Summary

- Renewal for January of 2026, would be a 25.5% increase
- Revenue from current premium for 2025 is \$2,964,216
- 2026 Proposed revenue, using current enrollment, would be \$3,720,421
- Annual increase in revenue of \$756,210
- Response did not include any renewal caps for 2027. 4-Year Commitment unless the groups receives a 20% or more increase on renewal.

Plan Highlights

- Enhanced coverage of infertility for BlueCross members (similar to HealthPartners coverage)
- \$0 or reduced office copays for mental health treatment.
- Out of area care for members has changed (see attachment).

Contracts	Quoted Deducts	PEIP
4-year commitment and 2 plan options		
14	Advantage High - Single	\$1,496.39
6	Advantage High - Family	\$3,975.13
72	Advantage HSA - Single	\$1,048.87
68	Advantage HSA - Family	\$2,780.29
160	Annual Premium	\$3,712,543.20
	Premium Change	\$748,331.64
	% Change	25.2%
	2nd Yr Cap	4-Year Commitment

Selection Criteria

Evaluation Criteria



Evaluation of proposals will take into account (but is not limited to) the following criteria:

- Compliance with specifications
- Contract provisions
- Provider network and Provider Contracts
- Premium rates and guarantee periods
- Proposer's ability to adequately service the District's employees and their dependentsEase, cost and effectiveness of transition from present carrier
- The District reserves the right to accept or reject any or all proposals, to waive informalities in the proposals and to negotiate with carriers on benefits, premiums and other contract terms (as allowed under Section 471.6161 of Minnesota Statutes).

Selection Criteria

Recommendations



NIS recommends the District renew with the incumbent carrier HealthPartners as the District's medical carrier following a thorough review of the submitted proposals. HealthPartners reflects a 10.8% overall aggregate premium increase assuming current plan enrollment. The proposal includes updated HSA eligibility (\$3,300 to \$3,400) and a 14% second-year not to exceed rate cap. Their plans meet all specifications and contract provisions, and their provider network ensures broad access and continuity of care for employees and dependents.

In addition to competitive market rates, HealthPartners demonstrates the ability to effectively service the District's members with little to no disruption as the incumbent carrier. Their proposal aligns with the District's evaluation criteria, including compliance, network strength, premium rate guarantees, and service capabilities. As allowed under Section 471.6161 of Minnesota Statutes, the District retains the right to negotiate final terms, but based on current offerings, HealthPartners is the recommended carrier for the upcoming plan year.

Dental Insurance- Self Funded



- This plan has been in force since 2025.
 - Fund Balance: \$24,407.80
- Your ASO rate guarantee is 1 year
 - \$9.83/PEPM
- Recommending a 2% aggregate increase for the 2026 plan year



	Dental Enrollment					Dental Claims	Annualized Dental Admin Fees PEPM	Expected Annual cost at current enrollment
	EE	EE+Child(re n)	EE+1	Family	Total	(Trende d 3.24%)	\$9.83	
Contract Count	97	10	14	48	169	\$158,978	\$19,935	\$178,913
Monthly Contract premium	\$48.75	\$98.10	\$99.60	\$148.70				
Annual Premiums based on contract count	\$56,745.00	\$11,772.00	\$16,732.80	\$85,651.20	\$170,901.00			

Estimated Fund Balance in December 2025	Estimated Total	Projected Rate Increase to Cover Expected Costs
\$5,000	\$175,901	1.71%
\$10,000	\$180,901	-1.10%
\$15,000	\$185,901	-3.76%

Vision Insurance- No change



- Your group is in rate guarantee until 1/1/2029.

Vision Premiums	Rates
Employee Only	\$5.24
Employee + Spouse	\$9.96
Employee + Child(ren)	\$10.48
Family	\$15.41



Life Insurance



- This plan has been in force since 2018.
- Your rate guarantee is 2 years. RG 1/1/2028

Basic Life Insurance Rate	\$0.16
AD&D Rate	\$0.015
Supp Life: Dependent Rates	\$0.75/Family Unit

Rate per \$1,000 of life insurance coverage

Disability Insurance



- This plan has been in force since 1997.
- Your group is renewing at a rate of 0.315% of covered payroll for a guarantee of 3 years until 1/1/2027.

Paid Family Medical Leave



- This is a new benefit effective 1/1/2026.

Minnesota Paid Leave (MN PL) offer requires:

- Long Term Disability (LTD) with Madison National Life Insurance Company, Inc. (MNL) for **ALL** offers.
- If employer offers Short Term Disability (STD), it must also be with MNL.

Rate Guarantee: **One year**

Participation Requirement: 100%

Category A	Rate
31 – 250 lives	0.78% of wages
Employer Share	50% to 100% employer paid
Employee Share	0% up to 50% employee paid

