

Summary

BCBSTX

7.5% premium increase

- Renewed plan as is
- \$100,000 premium credit
- Option to drop PPO 1000
- No disruption

Cigna

-9.5% premium decrease

- Matched current design at a rate decrease
- Network disruption – new, growing network
- \$36,000 in Performance Guarantees
- \$92,000 Discretionary Credit

UHC

6.6% premium increase

- \$0 virtual visits for HSA and \$0 PCP for under 19
- Matched current below renewal and tiered ACO option below current rates
- Network disruption
- \$50,000 Implementation Credit



Network Access Notes

City of Schertz – 2024 Medical RFP #2023-010

Blue Cross Blue Shield of Texas

- Same network as today with little (or no) member disruption.

Cigna

- Growing network in the greater San Antonio area due to the recent exit of Humana in the market.
- Among the networks quoted by the vendors based on current City utilization, they had the lowest network match.
 - Top Hospitals – 90%
 - Top Providers – 77%
 - The only exception being UHC's Nexus ACO which is a narrow network option where the other networks were broad PPOs.
- All 24 Texas Med Urgent Care Clinics will be in Cigna's network effective 9/1/23.
- Additionally, Cigna recently secured a large National Account based out of San Antonio. Part of that agreement hinges on Cigna securing more facilities and providers into the network prior to the 1/1/24 effective date of said contract.
 - It was not disclosed how many providers or facilities would have to be added to the network to meet this commitment goal.
- With these factors considered, Cigna was not determined to be a network match for the City at this time with the unknown amount of member disruption.

United Healthcare

- The broad Choice Plus network is a strong network match for the City in comparison to BCBS's Blue Choice PPO, but would still create some member disruption.
 - Top Hospitals – 94%
 - Top Providers – 96%
- UHC was the only carrier to quote a narrow network option. While this tiered ACO model would be cost effective for both the City and members, it will be disruptive as the member understands how this benefit works and steers to different providers/facilities.