

8/20/2025

RFP #25-62 – Stop Loss Insurance Coverage
Recommendation for Brazoria County

Brazoria County released public bid RFP #25-62 for Stop Loss Insurance Coverage on June 12, 2025, with all proposals due via electronic submission to Bonfire Hub by July 29, 2025. Three vendors submitted proposals: Aetna, SA Benefit Services/PartnerRe, and Stealth Partner Group/ProSelect.

Of the three, only Aetna and SA Benefit Services/PartnerRe submitted complete, firm, and responsive proposals that adhered to all RFP specifications, including contract terms. Both are reputable stop loss carriers with established operations in Texas and direct integration with the County's current medical administrator, Aetna. The response from Stealth Partner Group/ProSelect was incomplete and therefore disqualified from consideration.

Current Coverage Overview:

- Carrier: SA Benefit Services/PartnerRe
- Specific Deductible: \$250,000
- Specific Rate: \$90.55
- Aggregate Rate: \$2.43
- Attachment Point: \$1,649,093
- Laser: One claimant at \$400,000

Key Comparison Highlights \$350K Specific Deductible
SA Benefit Services/PartnerRe Option 1 vs Aetna Option 11:

- Premium:
 - PartnerRe's \$1,551,191 (5.94% decrease)
 - Aetna's \$1,427,039 (13.47% decrease)
- Laser Risk:
 - PartnerRe one laser at \$400,000
 - Aetna one laser at \$1 million laser
- Premium + Laser Risk Impact:
 - PartnerRe's \$1,601,191 (11.00% decrease)
 - Aetna's \$2,077,039 (15.45% increase)
- Attachment Point:
 - PartnerRe: \$31,616,903 (16.06% increase)
 - Aetna: \$30,871,104 (13.32% increase)

Although Aetna's attachment point is slightly lower, this is not a fixed cost, and the probability of the County reaching either attachment point remains low. Therefore, it should not drive the final decision.

Recommendation:

Based on overall Premium and Laser Risk presented and the County's claims history, my recommendation is to renew with the incumbent, SA Benefit Services/PartnerRe – Option 1 increasing to a \$350,000 specific deductible, for the plan year effective October 1, 2025.

Sincerely,

Stephanie Chtata
President
Overt Stop Loss