



Webb County

Request for Qualifications
“Consulting Services for Webb County’s Group
Health Insurance Program”
RFQ # 2019-006

May 8th, 2019

Randy McGraw
Senior Vice President
HUB International Texas
201 E. Main Dr.
Suite 800
El Paso, TX 79901



May 8, 2019

Webb County
Webb County Purchasing Department
1110 Washington St., Ste. 101
Laredo, TX 78040

HUB International

10000 North Central Expressway, Suite 1100
Dallas, Texas 75231
(214) 443-2429

hubinternational.com

To Whom it May Concern,

HUB International would like to thank you for the opportunity to provide Webb County with a proposal for consulting services for Webb County's group health insurance program. We have reviewed the Scope of Work and are more than capable of meeting the items requested.

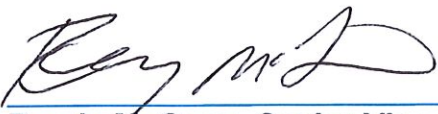
Our service team has a high level of expertise working with public sector employers and employees. There are few, if any, other consultants in Texas who can match our public sector experience. Complementing our local relationships with the global resources of HUB International, we will provide Webb County with the best in class consulting, market leverage and resources.

It is our belief that counties should treat each benefit dollar spent as an investment rather than an expense. Our value-added services are designed to provide the highest possible return on this investment. HUB will work with Webb County's team to:

- Develop a multi-year insurance strategy which identifies opportunities for savings which can be gained through shifting plan subsidies, plan design modifications, network strategies, and pre-tax savings accounts. Other opportunities for savings include dental, vision, life and disability.
- Assist leadership with a strategic review to identify areas for cost savings while maintaining a viable health and welfare employee benefit program that promotes employee choice and consumerism.
- Enhance your employees' benefit understanding through careful planning and effective communication strategies that engage and educate employees.
- Seamlessly execute any plan transitions and provide hands on assistance in the implementation and enrollment process.
- Maximize Webb County's benefits investment and successfully navigate rising healthcare costs and the complexities inherent in the Affordable Care Act.

We are committed to being your trusted advisors. Thank you for this opportunity to provide a proposal to serve as your strategic partner.

Sincerely,



Randy McGraw, Senior Vice President

201 E Main Dr., Suite 800
El Paso, TX 79901
Office: (346) 237-7884

randy.mcgraw@hubinternational.com

Table of Contents

| | |
|--|----|
| B. Executive Summary..... | 3 |
| C. Management Component | 8 |
| D. Experience/Qualifications of Firm | 11 |
| E. Consultant Management..... | 16 |
| E. Work Samples, Required Forms, Attachments | 17 |

B. Executive Summary

HUB International Insurance Services is committed not only to meeting, but to exceeding, the service requirements of Webb County. We welcome the opportunity to contribute to the improvement and expansion of risk management services provided to your organization.

We Understand Your Needs

As a Texas based company serving many Texas Public Entities, our team truly understands your needs. Most of our Public Entity clients choose to retain a Consultant to:

- Perform strategic evaluation and analysis of all employee benefit plans
- Support Webb County's Insurance Procurement process: Design, Solicitation, Analysis, Recommendation, Implementation
- Analyze and Manage Benefit Plan Costs utilizing all means possible
- Provide Education, Training, Compliance and Long Range Planning and Plan Management

The HUB Solution Will Deliver the Following Results

The HUB Solution allows you to meet your needs and achieve your goals in the following ways:

- Expert analysis and strategic planning with proven results to all of our clients
- Seamless extensive and compliant procurement support
- Enhanced data analytics, benchmarking and plan management capabilities
- Enhanced short and long term planning, management and structure of your benefit plans

You can count on your team of HUB specialists for expertise, market knowledge and creativity as well as access to the collective knowledge of thousands of HUB experts across the U.S. and Canada. This proposal describes some of the HUB resources particularly relevant to your current insurance needs and risk management concerns. As your needs change your HUB Client Service Team will also change to include specialists in each line of coverage and risk management function critical to your success.

We are confident that HUB International Insurance Services is uniquely qualified to provide the customized risk management services you need to achieve your strategic goals cost-effectively. We welcome the opportunity to put our resources to work for you.

Our Vision

HUB International will be the leading sales and service organization in the insurance industry. We will be the first choice of customers, employees and investors, offering them their best value-added opportunity over the long term. We will conduct ourselves ethically and promote diversity and development.

Our Commitment - The HUB Advantage

HUB International is dedicated to maintaining and upholding the highest standards of ethical conduct and integrity in all of our dealings with you, our client. We want to be your trusted risk advisor, and as such, we need to earn your confidence. So we are making a promise. We call it The HUB Advantage. Our mission is to make the advantage yours - and this is our commitment.

- We strive to secure the most favorable terms from insurers, taking into account all of the circumstances - the risk you need to insure, the cost of insurance, the financial condition of the insurer, the insurer's reputation for service, and any other factors that are specific to your situation.
- We are open and honest as to how we are paid for placing your insurance. Our answers to your questions will be forthright and understandable. When we intend to seek a fixed fee for our efforts, we will disclose it to you in writing and obtain your approval prior to coverage being bound.
- You make the ultimate decision as to both the terms of insurance and the company providing your coverage. Our objective is to provide you with choices that meet your insurance needs, and to educate you so your decision is fully informed and best suited to your circumstances.
- We comply with the laws of every jurisdiction in which we operate, including those that apply to how insurance brokerages and agencies are paid. If the laws change, we will respond in a timely and appropriate manner.

The privilege is ours, but the advantage is yours.

Our Service Philosophy

HUB International's service philosophy HUB 2.0 is the driving force behind our culture. It is a business philosophy that says, "Our Client Always Comes First." It means expertise, communication and responsiveness. HUB 2.0 is the name we use to describe our vision of transforming HUB International into the leading customer-centric company in the insurance industry. We are evolving the way we do business for growth now and in the future.

People

- Recruit new talent to broaden the expertise available to our customers
- Offer enhanced training and development opportunities for all employees to enable us to keep current on things our customers need to know about
- Empower individuals and teams to define and shape the customer experience – allowing us to tailor our solutions to your needs
- Foster interaction among customers, communities, carriers and colleagues – to leverage all available resources on your behalf

Product

- Gain a deeper understanding of customer needs and build solutions and products specific to each customer segment – this means we are committed to being more than your insurance broker – we want to be a solution provider.
- Mobilize resources to focus on fewer insurance carriers. This allows us to focus on delivering the full range and depth of offerings from a narrower group of insurers. While we continue to represent all carriers, we feel a stronger partnership with a few provides delivers a better overall product and experience to our customer.
- Using our income to enable additional investment in our people and technology, leading to better customer solutions

Process

- Develop new and effective ways to communicate with and serve our customers – this has led to development of key tools such as our HUB Connects newsletters, customer portals, and other key resources that we deliver to help make your customer experience unique.
- Achieve greater efficiency and accuracy through the use of new technology – this allows us to better manage the quality of the service that we provide our customers and assure quality and timeliness.
- Share best practices, re-design systems and consolidate operations in order to deliver a more consistent and rewarding customer experience

Client Service Standards

HUB is committed to the achievement of excellence in service to your organization via our:

- Experienced, qualified team
- Knowledge of the marketplace
- Commitment to quality
- Sense of urgency
- Creativity
- Professionalism
- Communication skills

We understand that your account requires a special kind of service. You want us to understand the marketplace, know your underwriters and be a partner with your brokerage team. The insurance procurement process is perfunctory; it is not the basis on which we sell and retain business.

By making the buyer part of the ongoing servicing and planning of the program, HUB achieves a level of communication and trust which bonds our relationship.

Because of the importance and unique nature of your account, HUB has established performance standards that will communicate to you our commitment to excellence in client service. We use various methods of conducting meetings, including face to face meetings, virtual meetings, webinars, teleconferences, Skype, etc. These standards include, but are not limited to the following:

- The Account Manager will visit you at least once a month to review open items
- The Account Director will contact you at least twice a year for an appraisal of HUB service
- The Renewal Timeline will be followed. Special emphasis will be given to pre-renewal meetings to review the program with your Client Service Team.

These meetings will include:

- A recap of current program
- A review of the current marketplace
- A review of trends
- A review of risk management initiatives
- A review of satisfaction with HUB

Alternative programs

- Status Report on Services
 - Provided by HUB
 - Provided by insurer
 - Provided by other third parties
- A discussion of HUB projects completed during the year

- Developments and trends within your operation
- New projects with clearly defined deadlines and responsibilities
- A preliminary renewal strategy with goals and deadlines
- A detailed written summary of this meeting will be prepared by the Account Manager and sent to you

C. Management Component

1. Company Information

2. Name of Proposed Firm and name of Representative submitting the proposal. Include all contact information

3. Provide an overview of your firm and its ownership/organizational structure, philosophy/culture and number of employees.

HUB International Inc. was born in 1998 with the merger of 11 privately held insurance brokerages. HUB is a private global insurance brokerage that puts you at the center of everything we do. Our reach and resources mean you have the insurance you need when you need it – and before you know you need it. With HUB, you're at the center of an integrated network that spans North America — a one-of-a-kind aggregation of insurance professionals who understand the issues you face every day. HUB International is structured around large regional hubs, with over 450 satellite offices strategically located throughout the U.S. and Canada.

HUB International Texas is incorporated in Ft. Worth TX and has approximately 230 employees locally serving over 10,000 clients, which encompass our Employee Benefits Practice, Commercial Lines, Private Client, Risk Services, Financial Services, and Transportation Specialty Group. In addition to our national offices in Coppell (Financial Services) and San Antonio (Transportation), HUB Texas has ten locations in Dallas, El Paso, Fort Worth, Houston, Plano, Longview, Tyler and Shreveport (LA).



Your consulting team will be based out of both our El Paso and Dallas locations. Personal service, individual attention, and the ability to respond quickly to changing insurance needs and market influences are just a few of the benefits of our local presence. We service municipal clients across the state of Texas and will not have any issues meeting the required on-site specifications in the Scope of Services. On behalf of HUB Texas, Randy McGraw, (915-206-6052, randy.mcgraw@hubinternational.com) will be your project manager.



11,000+ Employees



95% Client Retention



1 Million+ Clients



450+ Locations
In North America



TOP 5 Global Broker
Based on Revenue



\$12 Billion+
In Premium

4. Describe if applicable, how your firm is

legally and/or functionally tied to any insurer, broker or provider of service and how that relationship may influence your ability to provide consultant services to Webb County.

HUB is a privately held firm and is not affiliated with any insurance company, third party administrative service agencies or provider networks. We are completely carrier/vendor agnostic and strive to match the right carrier/vendor that will support our client's strategy and achieve the objectives established. Your HUB consulting team accepts no commissions or indirect or contingent commissions or incentives from a service provider providing services to our public entity clients.

5. Identify members of your staff that would be assigned to this contract and provide a summary of their qualifications and experience, percentage of their time you anticipate they would be dedicating to this contract and their availability to travel to WEBB COUNTY and/or other field locations.



Randy McGraw
Senior Vice President
Benefits Specialist

B.A- Rice University
Master of International Management –
American Graduate School of
International Management

Randy McGraw's insurance and employee benefits career began in 1985 where he held progressively higher level positions of responsibility with a major health insurance carrier as a Group Account Executive in Beaumont, Texas, District Sales Manager in Lubbock, Texas, and Regional Sales Executive in El Paso, Texas. Randy formed his own consulting company in 2004 which was eventually merged into HUB International. Randy is a member of the National, Texas and El Paso Association of Insurance and Financial Advisors and has served on the local board as the Chairperson for the Association of Health Insurance Agents. Randy is also a member of the National, Texas and El Paso Association of Health Underwriters and has served the local association in many capacities since 1991.



Armando Arrieta
Account Executive

Armando will provide Account Management and Administrative Service support to Webb County. He is a licensed consultant, bilingual, and a seasoned Account Executive that support our consulting client needs. Armando has been a member of this HUB consulting team for over two years, and is currently working on Bachelor's degree at the University of Texas El Paso.



Debbie Lopez
Director of Data Analytics

Debbie has over 27 years of experience in the industry and 10 of those years serving in her current position. Debbie's role is to support the County in the tracking and analysis of claims and risk activity. All of our clients are extremely impressed with her analytic capabilities. We encourage you to verify that representation with any of our references.



Michelle Clark
Health & Performance Consultant

As the Senior Vice President of HUB's Health and Performance Practice, Michelle Clark leads a team of Consultants who direct the corporate wellbeing strategies, programs and solutions for middle market employers. Michelle brings over 20 years of experience in the benefits and wellness industry. She strives to help employers transform their wellness programs into WELLBEING initiatives – to drive both organizational health and the individual performance of employees. She believes wellbeing starts with the employer's corporate culture as a way to attract and engage a workforce dedicated to personal health and high performance.



Mark Guajardo
Consulting Actuary & Director of Analytics

Bach. Of Science- The University of Texas

Mark serves as HUB's Texas Director of Analytics. As a credentialed actuary Mark has over 20 years of experience consulting clients on their defined benefit pension and retiree welfare plans under the Financial Accounting Standards Board (FASB), Governmental Accounting Standards Board (GASB), and International Accounting Standards (IASB). Mark will oversees IBNR Projections, Detailed Budget Projections, Plan Design Services, Ad-hoc Actuarial Consulting Services and GASB 74/75.



Jack Mcstravock
Chief compliance Officer

Bach. of Science - LaSalle University
Master of Science - Lesley University
J.D. - Massachusetts School of Law

Jack is a member of the Central Region Employee Benefit Practice Teams and acts as the Chief Compliance Officer for the Central Region of HUB International. His area of expertise include consulting with large employers on matters related to the implications of the Affordable Care Act, ERISA, Cafeteria Plans, HIPAA, COBRA, FMLA, ADA and related human resource matters. Jack will provides compliance and consulting services to the city regarding health and other employee benefit administration.

D. Experience/Qualifications of Firm

1. Please describe your firm's development of similar or related projects as described above in Scope of Work. Please provide a listing of client projects and client contact person.

We have performed all of the items identified in your Scope of Work for our clients, plus additional concepts.

We have identified our primary references in your reference request form. Additional references are available on request. Our team services both the City of Laredo and the Laredo ISD with consulting advice.

In fact, you may have heard some references to some of our projects for one our clients from your current Aetna Service Team, who we also use, at the County of El Paso. The County of El Paso is a trendsetter in many areas, and the latest hot topic is accessing an international provider network in Mexico to US based employees at considerable cost reductions. The County of El Paso is also recognized across the State for its wellness initiatives and outcomes. The County of El Paso has been our client since 2001. Aetna has only been their administrator for the last 5 years.

| Name of Entity | Address | Phone | Contact Person | Project Name and Completion |
|-----------------------|--|-------------------------|-----------------------|---|
| City of Laredo | 1110 Houston St., Laredo, TX 78040 | 956-791-7411 | Rosa Salinas | Benefits Consulting, ongoing cycle of consulting and your scope of work |
| County of El Paso | 500 East Overland, El Paso, TX 79901 | 915-546-2218, ext. 4396 | Verenice Acosta | Benefits Consulting, ongoing cycle of consulting and your scope of work |
| McLennan County | 214 N. 4 th St, Suite 200, Waco, TX 76701 | 254-757-5158 | Amanda Talbert | Benefits Consulting, ongoing cycle of consulting and your scope of work |
| Ector County | 1010 E. 8 th St., Suite 630, Odessa, TX 79761 | 432-498-4025 | Patricia Patton | Benefits Consulting, ongoing cycle of consulting and your scope of work |

2. Describe your firm's expertise in each of the following areas

a. Health Dental, Life, Vision, and LTD and ancillary products

Our team is well experienced with all employee benefit related products, services and concepts. We are innovators and early adopters of proven new concepts. We are experienced in both fully insured and self-funded financing arrangements for all benefit related products. Any of our references can attest to our expertise.

b. Benchmarking

Benchmarking information assists clients in making critical strategic decisions regarding their benefits program. To effectively measure the quality, cost effectiveness and competitiveness of your program, it is important to precisely define the benchmark that fits within the overall strategic plan. Each unique group of employees is different in their utilization and efficiency in using a benefits plan. By studying the historical experience and claim utilization frequencies, strategies can be developed to optimize the design of the benefits provided. HUB will do this by using the conclusions derived from our own actuarial analysis and examination of the plan benefits. This will allow us to identify areas where the plan may be optimized to provide the maximum efficiency in program delivery, with minimum disruption to employees.

HUB has the ability to benchmark your plans against market, industry and demographics, not only in terms of plan design and cost but also medical utilization. This analysis is necessary in the renewal, budgetary, and plan development stages of your plan management. HUB has the experience, tools and relationships to evaluate the network discounts in our clients' geographic locations as well as the facility and provider network breadth establishing the best network for your population. Not all administrators are the same and it is not just a factor of getting what you pay for. Many administrators have built or partnered with specialty third parties designed to directly impact the utilization of your members. These programs are typically claims driven, looking for potentially negative interactions or intervention prior to costly or risky procedures.

HUB does not rely on a single source. Instead, we use a wide variety of methods and survey data to triangulate where Webb County's program falls in terms of plan competitiveness and percentile ranking. The study helps Webb County better understand local and national benefit trends, and where your plan profiles in comparison with data on competitors, industry, like-size employers and geographic region. We have a database of national, regional and industry specific benefit surveys to ensure the highest possible level of perspective into the benchmarks of your program.

c. Actuarial/Underwriting

HUB has an in-house actuarial practice that provides comprehensive services for self-insured customers. Services include but are not limited to cost projections, plan design pricing options, funding rates, contribution modeling, subsidy analysis, reinsurance/stop loss analysis, ACA impact analysis, Cadillac Tax analysis, COBRA equivalents, and IBNR Reserve recommendations. Our Director of Benefit Actuarial Analytics, Mark

Guajardo, ASA, FCA, MAA, will serve on your service team and is based out of Dallas, TX.

d. Benefits Administration

HUB is well versed in supporting our clients benefits administration needs as well as the capabilities and limitation of industry service providers administrative services.

We also are experienced in assisting our clients with the implementation of benefit administration systems, whether through third party providers, on HUB's in-house benefits administration systems.

3. Describe your firm's marketplace advantage in negotiating with carriers in regards to rates, policy, terms and plan design.

HUB has developed significant relationships with local and national carriers at small, mid and national account levels. We recognize the competencies of carrier service teams vary widely and play a significant role in creating a mutually beneficial partnership. HUB is a top tier broker with all leading carriers and has developed relationships at multiple levels, enabling us to have conversations at the highest levels within the respective organizations. We continue to enhance our market leverage, as HUB is the 6th largest global broker with over \$14 billion in premium volume.

Carriers recognize that HUB clients are a better risk which is attributable to our multi-year Benefit and Wellness strategies. The strategies provide a definitive roadmap with measurable milestones and aggregated data outlining the health risks of the Webb County's employees. We believe an employee who is engaged leads a happier, healthier, more productive life and is a better insurance risk.

Strategy

HUB approaches the marketing of any program from a risk management standpoint. Together we will:

- Review your existing exposures
- Review appropriate risk management alternatives
- Review marketing options in the current insurance environment
- Support your Purchasing process in accordance with your established policies and procedures
- Negotiate with underwriters for the most favorable terms and condition
- Analyze and compare the quoted programs
- Present results

Markets

HUB has access to virtually all major insurance carriers and has effective working relationships with over 650 insurers. The volume of business we represent for these insurers further

As a result, we have effectively negotiated programs of coverage for even the most difficult risks.

Customer Centric Carriers

HUB International fosters a strong collaboration with insurance carriers who understand and share our vision. In order to meet the needs of our customer segments and deliver an enhanced customer experience, we have sought out strategic relationships with a select group of carriers. We refer to these carriers as Customer Centric Carriers (3C Carriers). We have established Customer Centric Carriers on both a national and regional level.

The 3Cs are leaders in product development, underwriting, and customer service, who have the capacity to insure our customers against a diverse array of risks. These carriers share our philosophy of delivering an enhanced customer experience through the development of industry leading products, service, and competitive pricing.

In addition to conducting thorough market evaluations, we also work closely with incumbent carriers to understand the assumptions used in their renewals so that we can engage in strategic negotiations to drive the highest-possible proposals for our clients.

We present our service / contractual comparisons and recommendations in easy-to-understand formats to our clients' HR and executive teams. If we determine that finalist carrier meetings would be beneficial, we will coordinate and lead those with our client and the competing carriers including evaluation criteria and scoring.

We can also prepare executive summary presentations with final recommendations, when needed.

Finally, when plan decisions are made, our Account Management team will coordinate implementation between the carrier and the client. We prepare the carrier paperwork and implementation surveys with our clients' information to make the implementation/signature process as easy on our clients as possible. We also coordinate and participate in carrier implementation calls regarding contract, eligibility, claims, and billing systems. As part of this process we are there to offer best practices to our clients for consideration when the detailed implementation questions arise. We also hold the carrier accountable for implementation timelines. In years where there are multiple carrier changes or a complex change, we can also hold ongoing calls between us and our clients to ensure all implementation items are appropriately addressed.

4. Describe your view of the role of a Consultant in this type of relationship and what differentiates your firm from other consulting firms.

We are often asked what makes HUB different. The simple answer is that we strive to partner with our clients to make a positive impact on their business. We will take the time to thoroughly understand your objectives and culture so that we can build a long-term strategic relationship.

In order to deliver a high-quality experience to Webb County, we will demonstrate our value by:

- Providing a highly credentialed and experienced account team, who will foster a collaborative and long-term relationship.
- Developing innovative solutions to manage costs in the complex world of health care.

- Developing innovative solutions to manage costs in the complex world of health care.
- Improving the health of your employees and their families through our proven wellness approach and infrastructure.
- Acting as an extension of your Human Resources team, so you can focus on supporting your organization.
- Enhancing the employee experience through technology, communication and member support.

Our focus is to be Webb County's one partner who makes benefits work. To that end, our account team has a passion for exceeding our client's expectations and will work with the Webb County on the following:

- Although planning seems to be a very basic cornerstone in every facet of business, most organizations don't do it when it comes to their benefits. We will help construct a multi-year strategic blueprint to clearly define the strategies driving the desired results ensuring as you continue to grow.
- HUB has developed significant relationships with local and national carriers at small, mid and national account levels. The volume of business we represent for these insurers further enhances the knowledge and experience we bring to the marketing effort. HUB is a top tier broker with all leading carriers and has developed relationships at multiple levels, enabling us to have conversations at the highest levels within the respective organizations.
- Like most organizations, you are being asked to do more with less. We shift the tactical burden of benefits administration away from your team so they can focus on critical business issues.
- HUB knows the public sector and it's needs. We can help you deliver the right wellness strategies to support both healthy and high-risk employees alike. We evaluate the existing wellness programs available thru your current carrier(s) and provide added value by complimenting those programs with our own wellness tools, resources, and expertise.

With today's complex regulatory environment, staying on top of the most recent Health Care Reform requirements and state mandates can be a daunting. HUB's dedicated compliance team monitors the latest legislation, interprets its meaning, and most importantly will discuss what it means to you. We help our clients stay in compliance and avoid potential infractions and penalties.

5. Please indicate how many insurance consulting service agreements your firm is currently engaged in or has been engaged in the immediate past five years that are or were funded by the state, counties, municipalities, and/or school districts.

Your assigned team provides Health and Welfare Consulting and Plan Management consulting services for 11 entities that meet this description.

6. Please provide a list of the firm's current engagements to provide insurance consulting services to other entities and the names and addresses of said entities.

We have completed the reference form provided with details. Additional references can be provided upon request.

7. Please describe whether and how many of your consulting services involve fully funded and/or self-funded insurance plans.

Currently only one of our clients uses a fully insured approach for its health plan. All other plans are self-funded.

8. Please submit your TDI (Texas Department of Insurance) listing of appointments; as well as a percentage breakdown of the carriers you have recommended in your agreements with Public Entities.

Both Randy McGraw's and HUB Texas's carrier appointments are attached in our work samples portion of this response.

Most of our clients select their vendors based upon a committee review as opposed to a recommendation from us. Sometimes we are participating in the scoring of the responses along with the committee, sometimes we refrain from scoring along with the committee, and sometimes the client delegates the recommendation process entirely to us. We are prepared to tailor our process to meet your needs in accordance with your established practices. For the 11 clients managed by this team the administration of the health plan by carrier is:

| Administrator | Number of Clients |
|------------------------------|-------------------|
| Aetna | 2 |
| Blue Cross Blue Shield Texas | 4 |
| CIGNA | 2 |
| Group Resources Inc. (A TPA) | 1 |
| HealthSCOPE Benefits (A TPA) | 1 |
| Baylor Scott & White | 1 |

E. Consultant Management

1. Please identify the member[s] of your firm to be in charge of this project. Include the members' educational background, qualifications, training certifications, and experience for this type of work and list the specific duties each will be assigned.

The resumes of our core team follow the next question.

2. Please identify other consultants or personnel to be involved in this project. Include the educational background, qualifications, training certifications and experience for all other individuals to be assigned to this project.

We do not anticipate needing to involve other personnel in this project. The biographies on our core team members follow:



Randy McGraw

Senior Vice President

201 E Main Dr. #800

El Paso, TX 79901

Direct: 915-206-6052

Randy.mcgraw@ hubinternational.com

Randy McGraw's insurance and employee benefits career began

in 1985 with Blue Cross Blue Shield of Texas (BCBSTX) where he held progressively higher level positions of responsibility as a Group Account Executive in Beaumont, Texas, District Sales Manager in Lubbock, Texas, and Regional Sales Executive in El Paso, Texas. During this time he worked extensively with public entities including many school districts across Texas as well as collective bargaining groups and large private sector employers.

In 1996 Randy joined FHP of New Mexico as the Regional Sales Executive servicing the El Paso area.

In 1998 he joined the G.P. Graham Capital Management Group as the Director – Employee Benefits Division. His responsibility included developing and maintaining new client relationships in the employee benefits field. In 2001, Randy formed Crest Benefits Consulting with Pat Graham. Crest Benefits Consulting grew to become a practice leader in employee benefits consulting and in November of 2006 the firm was acquired by JDW Insurance. On September 1, 2012, JDW Insurance was acquired by HUB International Insurance Services.

The consulting practice has continued to grow and specializes in public entity plans.

Randy is a member of the National, Texas and El Paso Association of Insurance and Financial Advisors and has served on the local board as the Chairperson for the Association of Health Insurance Agents. Randy is also a member of the National, Texas and El Paso Association of Health Underwriters and has served the local association in many capacities since 1991. Randy is also a member of the International Society of Certified Employee Benefits Specialists.

Education:

- *Bachelor of Arts* – Rice University, Economics and Political Science, Houston, Texas
- *Masters of International Management* – American Graduate School of International Management – now known as Thunderbird School of Global Management – Glendale, Arizona
- *Certified Employee Benefits Specialist* – International Foundation of Employee Benefit Plans and the Wharton School of Business



Armando Arrieta, LHIC

Account Executive

*201 E Main Street, Suite 800
El Paso, TX 79901*

*Direct: (915) 206-6034
armando.arrieta@hubinternational.com*

Responsibilities: Research, Client Satisfaction, Client Relationship, Coordinate Resources within HUB and Benchmarking

Education:

Currently pursuing BBA in Finance at the University of Texas El Paso

Armando Arrieta has over four years of experience in the healthcare industry. He began his healthcare finance career as a Patient Access Representative. Armando provided timely and accurate feedback to patients receiving medical treatment at The Hospitals of Providence, Memorial Campus. Armando acted as a liaison between insurance carriers, third party administrators and the medical facility continually going above and beyond his routine scope of work and delivering exemplary customer service.

In doing so, Armando's deep knowledge in health plans and his "above and beyond" service skills, earned a promotion for him to Financial Counselor at The Hospitals Of Providence. As a Financial Counselor Armando obtained benefits from insurance carriers and third party administrators for in-house patients. Armando would then relay those benefits to the patients and/or families to help ease their concerns during a time of distress for most.

Professional Designations:

General Lines-Life, Accident, Health & HMO
General Lines-Property & Casualty
Life & Health Insurance Counselor (LHIC)



Debbie Lopez

Director Data Analytics

201 E Main Dr #800

El Paso, TX 79901

Direct:

Debbie.lopez@hubinternational.com

Debbie Lopez has over 25 years of experience in the insurance and benefits industry and has been with the benefits consulting team since May 2009. She attended the University of Texas at El Paso. Debbie began her benefits career in El Paso 25 years ago with a local insurance agency. She later joined a third party administrator of health benefits in the Information Technology/Data Management Department. She progressively moved into leadership roles and eventually became the Vice President of Operations. Debbie managed multiple areas of claims processing, quality assurance, administration, information technology, and customer service. Debbie's primary role of operational analysis and problem solving was instrumental in meeting corporate and client goals.

Debbie's primary responsibility is analyzing and enhancing the value of data generated through client health plans. She contributes a unique perspective to our clients and consulting team. Her expertise raises the value added service that our benefits consulting team delivers to its clients.

Responsibilities: Data analytics, internal and External Data Support



Mark Guajardo

Consulting Actuary

10000 North Central Expressway
Dallas, TX 75231

Direct: 214-443-2487

Mark.guajardo@ hubinternational.com

Mark is a consulting actuary who leads the Analytics group within the Texas EB Region. Mark is instrumental in driving both thought leadership and content for key client engagements with an emphasis on targeting bottom line impact of healthcare arrangements burdened by wasteful spend.

Experience

Mark maintains over 20 years of experience working in the defined benefit actuarial space with expertise in accounting/funding valuations for retiree welfare plans under the Financial Accounting Standards Board (FASB), Governmental Accounting Standards Board (GASB), and International Accounting Standards (IASB).

Before joining HUB International, Mark led efforts at both Milliman and Mercer within their respective Dallas offices to manage internal and external relationships in the retiree welfare benefit plan arena.

Education

The University of Texas at Austin – Bachelor of Science in Mathematics

Credentials

Associate, Society of Actuaries
Group 1 Life and Health License



Jack McStravock

Chief Compliance Officer

55 E. Jackson Blvd.
Chicago, IL 60604

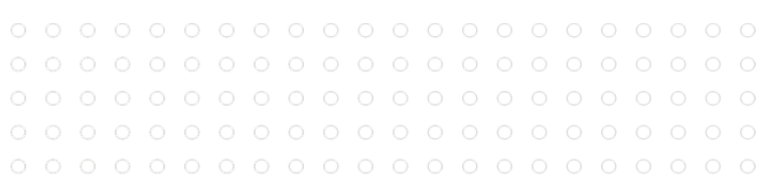
Direct: 603-401-9630
jack.mcstravock@hubinternational.com

Jack McStravock provides compliance and consulting services to employers regarding health and other employee benefit administration. He is a member of the Central Region Employee Benefit Practice Teams.

His area of expertise include consulting with large employers on matters related to the implications of the Affordable Care Act, ERISA, Cafeteria Plans, HIPAA, COBRA, FMLA, ADA and related human resource matters. He actively presents on related topics before employer groups, professional associations, client meetings and on webinars.

Prior to joining HUB, Jack worked for 17 years in Human Resource management for companies such as Lockheed Martin, Kollsman and Raytheon. In addition to his HR experience, he also practiced labor and employment law in a medium sized law firm, consulting with clients, and trying matters before the state and federal courts and administrative agencies. Immediately before joining HUB, Jack worked as regional compliance counsel for 7 years at a large national employee benefits brokerage.

Jack comes to HUB with a Bachelor of Science in Business Administration, with a major in Personnel and Labor Relations from LaSalle University, a Master of Science degree in Management from Lesley University and a Juris Doctorate from the Massachusetts School of Law. He holds membership in several state bar associations



Michelle Clark

Senior Vice President,
Health & Performance

55 E. Jackson Blvd
Chicago, IL 60604

Direct: 312-279-2101
Michelle.clark@hubinternational.com

As the Senior Vice President of HUB's Health and Performance Practice, **Michelle Clark** leads a team of Consultants who direct the corporate wellbeing strategies, programs and solutions for middle market employers. Additionally, she contributes to the identification, creation and development of new wellbeing solutions for the HUB Health & Performance Practice, and has presented at events such as the Twin Cities Human Resources Association, Employee Benefits News conference, and the International Airline Convention.

Michelle brings over 20 years of experience in the benefits and wellness industry. Prior to joining Hub International, Michelle was with USI Insurance Services, a leading national insurance brokerage firm. Within her role as a benefits consultant at USI, she assisted mid-market employers with the design and implementation of innovative and cost-effective benefits strategies focused on encouraging a healthier, more productive workforce. Prior to USI Michelle was an Account Executive for Engagement Health, a specialized wellness vendor based in Chicago, IL, and spent 7 years as a District Sales Coordinator for AFLAC.

She strives to help employers transform their wellness programs into WELLBEING initiatives – to drive both organizational health and the individual performance of employees. She believes wellbeing starts with the employer's corporate culture as a way to attract and engage a workforce dedicated to personal health and high performance.

Credentials

- Certified Corporate Wellness Specialist (2013 - Present)
- Certified Worksite Wellness Program Manager (2015 - Present)
- IL life and health license (current).

E. Work Samples, Required Forms, Attachments



REQUIRED FORMS AND LICENSES

THIS FORM MUST BE INCLUDED WITH RFQ PACKAGE; PLEASE CHECK OFF EACH ITEM INCLUDED WITH RFQ PACKAGE AND SIGN BELOW TO COMFIRM SUBMITTAL OF EACH REQUIRED ITEM.

RFQ # 2019-006

"Consulting Services for Webb County's Group Health Insurance Program"

Public Notice

Proposer Information

References

Capacity to Perform Questionnaire

Conflict of Interest form (Form CIQ)

Certification regarding Debarment (Form H2048)

Certification regarding Federal lobbying (Form 2049)

Proof of No Delinquent Tax Owed to Webb County

Purchasing Ethics Affidavit



Signature of Authorized Representative

May 8, 2019

Date Signed



**Request for Qualifications (RFQ)
RFQ # 2019-006**

***"Consulting Services for Webb County's
Group Health Insurance Program"***

Due: May 8, 2019 @ 2pm

Notice is hereby given that Webb County is seeking Requests for Qualifications to solicit and select an "independent" insurance/benefits consultant (hereinafter referred to as Independent Consultant) to advise the County of Webb regarding the management of Webb County's Group Health And Dental Containment Services Self-Funded Program, and auxiliary products. This solicitation will comply with the Texas Government Code, Section 2254, Sub-Chapter A (Professional Services) & B (Consulting Services).

The accompanying RFQ with its terms, conditions, attachments and all other forms in this RFQ package are due by or before 2 p.m. (Central Time) on May 8, 2019. ***RFQ received after the due date and time will not be accepted.*** All RFQ meeting the required deadline will be read publicly at the following location in accordance with Webb County Purchasing Policies and Procedures:

Webb County Purchasing Department
1110 Washington St., Ste. 101
Laredo, Texas 78040

This RFQ solicitation can be viewed at the following online address. Interested Contractors may submit their proposals by registering on Webb County's eBid site and uploading their file to our "Response Attachments" Tab. Should anyone need assistance please contact Mr. Juan Guerrero, Contract Administrator at (956) 523-4125.



<https://webbcountyebid.ionwave.net/Login.aspx>

Webb County reserves the right to reject any and all RFQ, to waive informalities in the RFQ process, or to terminate the RFQ process at any time, if deemed in the best interest for Webb County.

D. Experience/Qualifications of Firm

1. Please describe your firm's development of similar or related projects as described above in Scope of Work. Please provide a listing of client projects and client contact person.

We have performed all of the items identified in your Scope of Work for our clients, plus additional concepts.

We have identified our primary references in your reference request form. Additional references are available on request. Our team services both the City of Laredo and the Laredo ISD with consulting advice.

In fact, you may have heard some references to some of our projects for one our clients from your current Aetna Service Team, who we also use, at the County of El Paso. The County of El Paso is a trendsetter in many areas, and the latest hot topic is accessing an international provider network in Mexico to US based employees at considerable cost reductions. The County of El Paso is also recognized across the State for its wellness initiatives and outcomes. The County of El Paso has been our client since 2001. Aetna has only been their administrator for the last 5 years.

| Name of Entity | Address | Phone | Contact Person | Project Name and Completion |
|-----------------------|--|-------------------------|-----------------------|---|
| City of Laredo | 1110 Houston St., Laredo, TX 78040 | 956-791-7411 | Rosa Salinas | Benefits Consulting, ongoing cycle of consulting and your scope of work |
| County of El Paso | 500 East Overland, El Paso, TX 79901 | 915-546-2218, ext. 4396 | Verenice Acosta | Benefits Consulting, ongoing cycle of consulting and your scope of work |
| McLennan County | 214 N. 4 th St, Suite 200, Waco, TX 76701 | 254-757-5158 | Amanda Talbert | Benefits Consulting, ongoing cycle of consulting and your scope of work |
| Ector County | 1010 E. 8 th St., Suite 630, Odessa, TX 79761 | 432-498-4025 | Patricia Patton | Benefits Consulting, ongoing cycle of consulting and your scope of work |



Proposer Information

Name of Company: HUB International Insurance Services
Address: 201 East Main, Suite 800
City and State: El Paso, Texas, 79901
Phone: 915-206-6052
Email Address: randy.mcgraw@hubinternational.com

Signature of Person Authorized to Sign:


Signature

Randy McGraw
Print Name

Sr. Vice President
Title

Indicate status as to "Partnership", "Corporation", "Land Owner", etc.

Corporation

May 8, 2019
(Date)

Note:

All submissions relative to these RFQ shall become the property of Webb County and are nonreturnable.

CONFLICT OF INTEREST QUESTIONNAIRE
For vendor doing business with local governmental entity

FORM CIQ

This questionnaire reflects changes made to the law by H.B. 23, 84th Leg., Regular Session.

This questionnaire is being filed in accordance with Chapter 176, Local Government Code, by a vendor who has a business relationship as defined by Section 176.001(1-a) with a local governmental entity and the vendor meets requirements under Section 176.006(a).

By law this questionnaire must be filed with the records administrator of the local governmental entity not later than the 7th business day after the date the vendor becomes aware of facts that require the statement to be filed. See Section 176.006(a-1), Local Government Code.

A vendor commits an offense if the vendor knowingly violates Section 176.006, Local Government Code. An offense under this section is a misdemeanor.

OFFICE USE ONLY

Date Received

1 Name of vendor who has a business relationship with local governmental entity.

HUB International Insurance Services

2 Check this box if you are filing an update to a previously filed questionnaire. (The law requires that you file an updated completed questionnaire with the appropriate filing authority not later than the 7th business day after the date on which you became aware that the originally filed questionnaire was incomplete or inaccurate.)

3 Name of local government officer about whom the information is being disclosed.

None

Name of Officer

4 Describe each employment or other business relationship with the local government officer, or a family member of the officer, as described by Section 176.003(a)(2)(A). Also describe any family relationship with the local government officer. Complete subparts A and B for each employment or business relationship described. Attach additional pages to this Form CIQ as necessary.

A. Is the local government officer or a family member of the officer receiving or likely to receive taxable income, other than investment income, from the vendor?

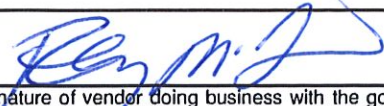
Yes No N/A

B. Is the vendor receiving or likely to receive taxable income, other than investment income, from or at the direction of the local government officer or a family member of the officer AND the taxable income is not received from the local governmental entity?

Yes No N/A

5 Describe each employment or business relationship that the vendor named in Section 1 maintains with a corporation or other business entity with respect to which the local government officer serves as an officer or director, or holds an ownership interest of one percent or more.

6 Check this box if the vendor has given the local government officer or a family member of the officer one or more gifts as described in Section 176.003(a)(2)(B), excluding gifts described in Section 176.003(a-1).

7 
Signature of vendor doing business with the governmental entity

May 8, 2019
Date

**WEBB COUNTY PURCHASING DEPT.
QUALIFIED PARTICIPATING VENDOR CODE OF ETHICS
AFFIDAVIT FORM**

STATE OF TEXAS *

KNOW ALL MEN BY THESE PRESENTS:

COUNTY OF WEBB *

BEFORE ME the undersigned Notary Public, appeared Randy McGraw, the herein-named "Affiant", who is a resident of El Paso County, State of Texas and upon his/her respective oath, either individually and/or behalf of their respective company/entity, do hereby state that I have personal knowledge of the following facts, statements, matters, and/or other matters set forth herein are true and correct to the best of my knowledge.

I personally, and/or in my respective authority/capacity on behalf of my company/entity do hereby confirm that I have reviewed and agree to fully comply with all the terms, duties, ethical policy obligations and/or conditions as required to be a qualified participating vendor with Webb County, Texas as set forth in the Webb County Purchasing Code of Ethics Policy posted at the following address: <http://www.webbcountytexas.gov/PurchasingAgent/PurchasingEthicsPolicy.pdf>

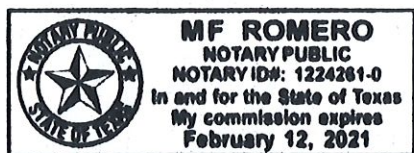
I personally, and/or in my respective authority/capacity on behalf of my company/entity do hereby further acknowledge, agree and understand that as a participating vendor with Webb County, Texas on any active solicitation/proposal/qualification that I and/or my company/entity failure to comply with the Code of Ethics policy may result in my and/or my company/entity disqualification, debarment or make void my contract awarded to me, my company/entity by Webb County. I agree to communicate with the Purchasing Agent or his designees should I have questions or concerns regarding this policy to ensure full compliance by contacting the Webb County Purchasing Dept. via telephone at (956) 523-4125 or e-mail to the Webb County Purchasing Agent to joel@webbcountytexas.gov.

Executed and dated this 7th day of May, 2019.

Randy McGraw
Signature of Affiant

Randy McGraw, HUB International
Printed Name of Affiant/Company/Entity

SWORN to and subscribed before me, this 7th day May, 2019



[Signature]
NOTARY PUBLIC, STATE OF TEXAS

PROOF OF NO DELINQUENT TAXES OWED TO WEBB COUNTY

Name Randy McGraw owes no delinquent property taxes to Webb County.

HUB International Insurance Servicexws owes no property taxes as a business in Webb County.
(Business Name)

HUB International Insurance Services owes no property taxes as a resident of Webb County.
(Business Owner)

Randy McGraw

Person who can attest to the above information

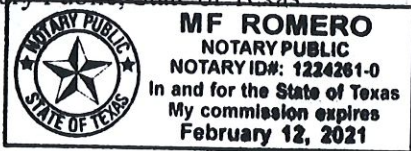
*** SIGNED NOTORIZED DOCUMENT AND PROOF OF NO DELINQUENT TAXES TO WEBB COUNTY.**

The State of Texas
County of Webb

Before me, a Notary Public, on this day personally appeared Randy McGraw, know to me (or proved to me on the oath of _____) to be the person whose name is subscribed to the forgoing instrument and acknowledged to me that he executed the same for the purpose and consideration therein expressed.

Given under my hand and seal of office this 7th day of May 20 19.

Notary Public, State of Texas



MF Romero

My commission expires the 7th day of May 2019 (Print name of Notary Public here)

CERTIFICATION
REGARDING DEBARMENT, SUSPENSION, INELIGIBILITY AND VOLUNTARY
EXCLUSION FOR COVERED CONTRACTS

PART A.

Federal Executive Orders 12549 and 12689 require the Texas Department of Agriculture (TDA) to screen each covered potential contractor to determine whether each has a right to obtain a contract in accordance with federal regulations on debarment, suspension, ineligibility, and voluntary exclusion. Each covered contractor must also screen each of its covered subcontractors.

In this certification "contractor" refers to both contractor and subcontractor; "contract" refers to both contract and subcontract.

By signing and submitting this certification the potential contractor accepts the following terms:

1. The certification herein below is a material representation of fact upon which reliance was placed when this contract was entered into. If it is later determined that the potential contractor knowingly rendered an erroneous certification, in addition to other remedies available to the federal government, the Department of Health and Human Services, United States Department of Agriculture or other federal department or agency, or the TDA may pursue available remedies, including suspension and/or debarment.
2. The potential contractor will provide immediate written notice to the person to which this certification is submitted if at any time the potential contractor learns that the certification was erroneous when submitted or has become erroneous by reason of changed circumstances.
3. The words "covered contract", "debarred", "suspended", "ineligible", "participant", "person", "principal", "proposal", and "voluntarily excluded", as used in this certification have meanings based upon materials in the Definitions and Coverage sections of federal rules implementing Executive Order 12549. Usage is as defined in the attachment.
4. The potential contractor agrees by submitting this certification that, should the proposed covered contract be entered into, it will not knowingly enter into any subcontract with a person who is debarred, suspended, declared ineligible, or voluntarily excluded from participation in this covered transaction, unless authorized by the Department of Health and Human Services, United States Department of Agriculture or other federal department or agency, and/or the TDA, as applicable.

Do you have or do you anticipate having subcontractors under this proposed contract?

Yes

No

5. The potential contractor further agrees by submitting this certification that it will include this certification titled "Certification Regarding Debarment, Suspension, Ineligibility, and Voluntary Exclusion for Covered Contracts" without modification, in all covered subcontracts and in solicitations for all covered subcontracts.
6. A contractor may rely upon a certification of a potential subcontractor that it is not debarred, suspended, ineligible, or voluntarily excluded from the covered contract, unless it knows that the certification is erroneous. A contractor must, at a minimum, obtain certifications from its covered subcontractors upon each subcontract's initiation and upon each renewal.
7. Nothing contained in all the foregoing will be construed to require establishment of a system of records in order to render in good faith the certification required by this certification document. The knowledge and information of a contractor is not required to exceed that which is normally possessed by a prudent person in the ordinary course of business dealings.
8. Except for contracts authorized under paragraph 4 of these terms, if a contractor in a covered contract knowingly enters into a covered subcontract with a person who is suspended, debarred, ineligible, or voluntarily excluded from participation in this transaction, in addition to other remedies available to the federal government, Department of Health and Human Services, United States Department of Agriculture, or other federal department or agency, as applicable, and/or the TDA may pursue available remedies, including suspension and/or debarment.

PART B. CERTIFICATION REGARDING DEBARMENT, SUSPENSION, INELIGIBILITY AND VOLUNTARY EXCLUSION FOR COVERED CONTRACTS

Indicate in the appropriate box which statement applies to the covered potential contractor:

- The potential contractor certifies, by submission of this certification, that neither it nor its principals is presently debarred, suspended, proposed for debarment, declared ineligible, or voluntarily excluded from participation in this contract by any federal department or agency or by the State of Texas.
- The potential contractor is unable to certify to one or more of the terms in this certification. In this instance, the potential contractor must attach an explanation for each of the above terms to which he is unable to make certification. Attach the explanation(s) to this certification.

| Name of Contractor | Vendor ID No. or Social Security No. | Program No. |
|--------------------|--------------------------------------|-------------|
| | | |



Signature of Authorized Representative

May 8, 2019
Date

Randy McGraw, Sr. Vice President
Printed/Typed Name and Title of
Authorized Representative

CERTIFICATION REGARDING FEDERAL LOBBYING
(Certification for Contracts, Grants, Loans, and Cooperative Agreements)

PART A. PREAMBLE

Federal legislation, Section 319 of Public Law 101-121 generally prohibits entities from using federally appropriated funds to lobby the executive or legislative branches of the federal government. Section 319 specifically requires disclosure of certain lobbying activities. A federal government-wide rule, "New Restrictions on Lobbying", published in the Federal Register, February 26, 1990, requires certification and disclosure in specific instances.

PART B. CERTIFICATION

This certification applies only to the instant federal action for which the certification is being obtained and is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$100,000 for each such failure.

The undersigned certifies, to the best of his or her knowledge and belief, that:

1. No federally appropriated funds have been paid or will be paid, by or on behalf of the undersigned, to any person for influencing or attempting to influence an officer or employee of any agency, a member of Congress, an officer or employee of Congress, or an employee of a member of Congress in connection with the awarding of any federal contract, the making of any federal grant, the making of any federal loan, the entering into of any cooperative agreement, or the extension, continuation, renewal, amendment, or modification of any federal contract, grant, loan, or cooperative agreement.
2. If any funds other than federally appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a member of Congress, an officer or employee of Congress, or an employee of a member of Congress in connection with these federally funded contract, subcontract, subgrant, or cooperative agreement, the undersigned shall complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying", in accordance with its instructions. (If needed, contact the Texas Department of Agriculture to obtain a copy of Standard Form-LLL.)


3. The undersigned shall require that the language of this certification be included in the award documents for all covered subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all covered subrecipients will certify and disclose accordingly.

Do you have or do you anticipate having covered subawards under this transaction?

- Yes
 No

| Name of Contractor/Potential Contractor | Vendor ID No. or Social Security No. | Program No. |
|---|--------------------------------------|-------------|
| | | |

| Name of Authorized Representative | Title |
|-----------------------------------|---------------------------|
| <i>Randy M Graw</i> | <i>Sr. Vice President</i> |



Signature – Authorized Representative

May 8, 2019

Date



General Lines Agent

Life, Accident, Health and HMO, Property and Casualty

RANDY VERNON MCGRAW

6479 LOMA DE CRISTO
EL PASO, TX 79912


is authorized to transact business as described above

License No: 806629

Issue Date: 07-01-1985

Expiration Date: 02-24-2020

Generated by Sircon 162141924

| | |
|--|--|
| <p>TEXAS DEPARTMENT OF INSURANCE THIS IS TO CERTIFY THAT</p>  <p>RANDY VERNON MCGRAW 6479 LOMA DE CRISTO, EL PASO, TX 79912</p> <p>LICENSE NUMBER: 806629</p> | <p>IS HEREBY AUTHORIZED TO TRANSACT BUSINESS IN ACCORDANCE TO THE LICENSE DESCRIPTION SHOWN BELOW:</p> <p>General Lines Agent Life, Accident, Health and HMO, Property and Casualty</p> <p>Issue Date: 07-01-1985 Expiration Date: 02-24-2020</p> <p>Generated by Sircon 162141924</p> |
|--|--|



Life and Health Insurance Counselor

RANDY VERNON MCGRAW
 6479 LOMA DE CRISTO
 EL PASO, TX 79912


is authorized to transact business as described above

License No: 1416760

Issue Date: 10-24-2006

Expiration Date: 02-24-2020

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| | |
|--|--|
| <p>TEXAS DEPARTMENT OF INSURANCE THIS IS TO CERTIFY THAT</p>  <p>RANDY VERNON MCGRAW 6479 LOMA DE CRISTO, EL PASO, TX 79912</p> <p>LICENSE NUMBER: 1416760</p> | <p>IS HEREBY AUTHORIZED TO TRANSACT BUSINESS IN ACCORDANCE TO THE LICENSE DESCRIPTION SHOWN BELOW:</p> <p>Life and Health Insurance Counselor</p> <p>Issue Date: 10-24-2006 Expiration Date: 02-24-2020</p> <p>Generated by Sircon 162141933</p> |
|--|--|



Life and Health Insurance Counselor

ARMANDO EMANUEL ARRIETA
 535 S MESA HILLS DR NO 1315
 EL PASO, TX 79912


is authorized to transact business as described above

License No: 2144949

Issue Date: 11-28-2016

Expiration Date: 11-30-2020

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| | |
|--|--|
| <p>TEXAS DEPARTMENT OF INSURANCE THIS IS TO CERTIFY THAT</p>  <p>ARMANDO EMANUEL ARRIETA 535 S MESA HILLS DR NO 1315, EL PASO, TX 79912</p> <p>LICENSE NUMBER: 2144949</p> | <p>IS HEREBY AUTHORIZED TO TRANSACT BUSINESS IN ACCORDANCE TO THE LICENSE DESCRIPTION SHOWN BELOW:</p> <p>Life and Health Insurance Counselor</p> <p>Issue Date: 11-28-2016 Expiration Date: 11-30-2020</p> <p>Generated by Sircon 178009853</p> |
|--|--|



SAMPLE MONTHLY REPORT FOR COUNTY OF EL PASO

HUB



Health Plan Update

Presented to: County of El Paso Risk Pool Board

April 17, 2019

Claims Trend Summary and Forecast

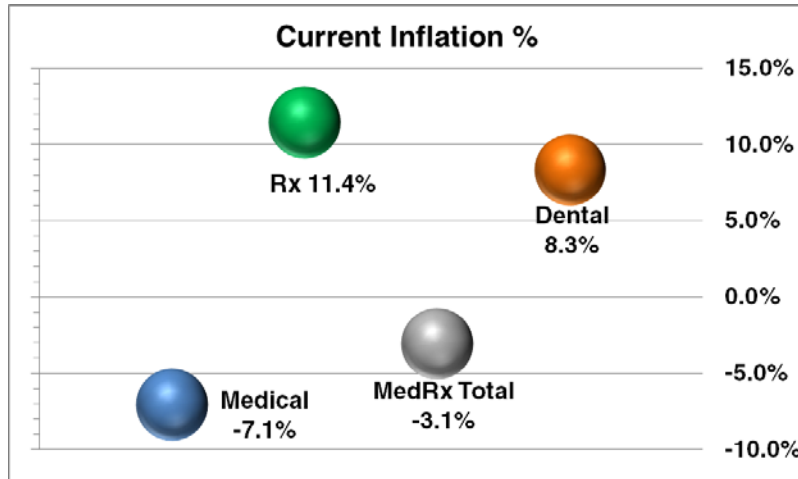
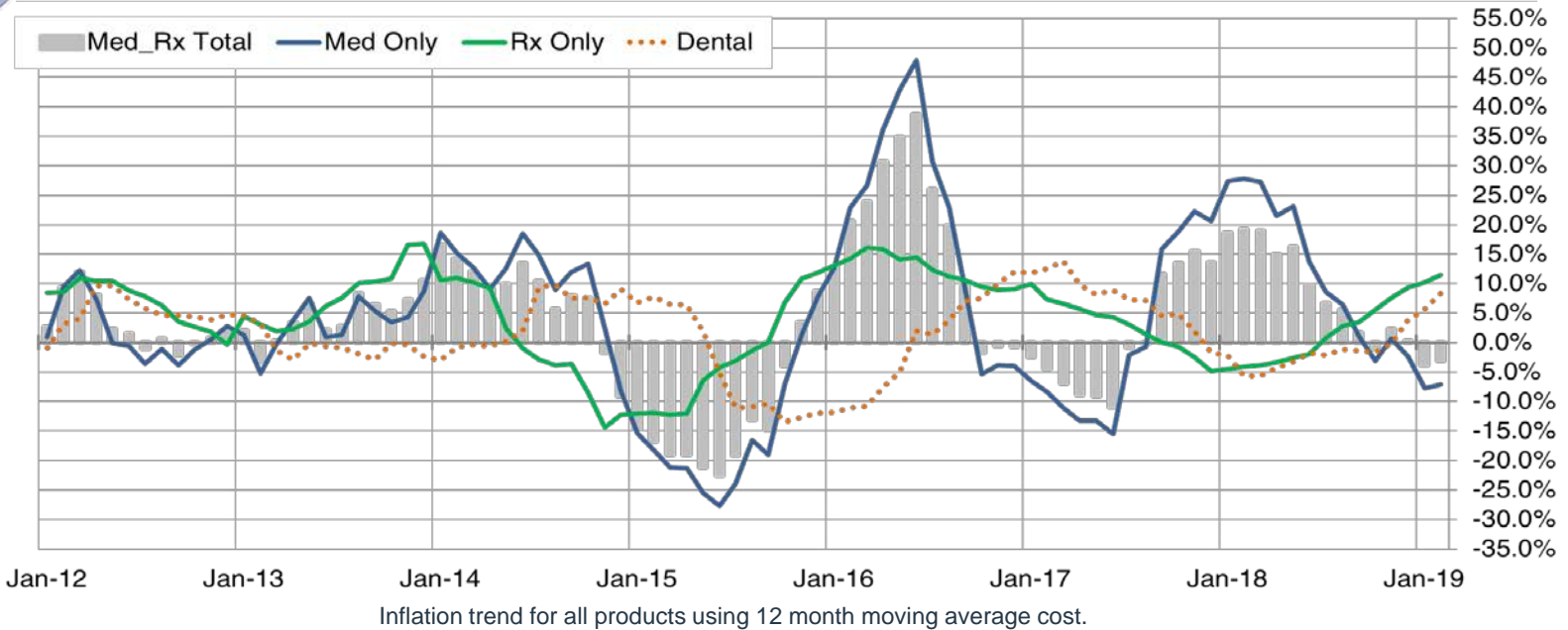
- 1 | Inflation Trends & Auditor Report
- 2 | Claims & Enrollment Experience through February 2019
- 3 | Forecast
- 4 | Aetna Pharmacy Reports

1. INFLATION TRENDS & AUDITOR REPORT

- ❖ The Medical Inflation rate for gross paid claims is currently -7.8 %
- ❖ The Pharmacy Inflation Rate is currently 10.2%
- ❖ The Dental Inflation Rate is currently 5.7%



Inflation Trends & Auditor Report



COUNTY OF EL PASO AUDITOR REPORT
(Month 6 of the current fiscal year)

- In the month of March, revenue exceeded expenses by **\$103,505** .
- For Fiscal Year to Date expenses have exceeded revenues by **\$1,703,682** .
- The estimated Reported Fund Balance as of March 31st is **\$4,953,245** .

2. CLAIMS & ENROLLMENT EXPERIENCE

- ❖ The Annual Claims Comparison reflects total medical and Rx costs. There were three high cost claimants exceeding \$100,000 paid threshold in February 2019. Totaling \$604k.
- ❖ There was a 7% shift of census units from Buy Up Plan to CDHP on January 1.
- ❖ There was 1 claimant that met the Individual Specific Limit (ISL) \$300,000 Deductible for this contract period.
- ❖ The year to date medical discount rate is within the parameters of expectation and performance guarantees. 68.8%



Annual Medical and Pharmacy Claims Comparison



| Costs | *2019 | 2018 | 2017 |
|--|---------------------|---------------------|---------------------|
| Medical Claims | \$14,645,797 | \$14,667,254 | \$13,758,009 |
| Pharmacy Claims | \$4,749,495 | \$4,659,902 | \$4,126,062 |
| Total Gross Paid Claims | \$19,395,292 | \$19,327,156 | \$17,884,071 |
| Estimated Stop Loss Recoveries/Adjustments | (\$968,209) | (\$2,183,821) | (\$1,240,912) |
| Net Paid Claims | \$18,427,082 | \$17,143,335 | \$16,643,159 |
| Employee Census | 2506 | 2484 | 2430 |
| Member Census | 4345 | 4350 | 4202 |
| Net PEPY (Per Employee Per Year) | \$7,353 | \$6,902 | \$6,849 |
| Net PMPY (Per Member Per Year) | \$4,241 | \$3,941 | \$3,961 |

| Costs | 2018 | 2018 | 2017 |
|---|--------------|--------------|--------------|
| Dental Claims | \$736,387 | \$720,153 | \$634,062 |
| Employee Census | 1798 | 1823 | 1708 |
| Member Census | 3040 | 3078 | 2824 |
| Net PEPY (Per Employee Per Year) | \$410 | \$395 | \$371 |
| Net PMPY (Per Member Per Year) | \$242 | \$234 | \$224 |

*2019 Annualized = [Actual Claims + (Monthly Avg Cost * Remaining Months)]

This table does not reflect Retirees with Medicare. The annualized amount is an estimate/projection based off current claims experience.



Claims Experience



| February-19 | TOTAL PAID | | | MONTHLY DOLLAR AVERAGES | | | AVERAGE MEMBER CENSUS | | | AVERAGE PMPM | | |
|-------------------------------|---------------------|----------------------|----------------------|-------------------------|---------------------|---------------------|-----------------------|--------------|--------------|---------------|---------------|---------------|
| | 2019 ytd | 2018 | 2017 | 2019 ytd | 2018 | 2017 | 2019 ytd | 2018 | 2017 | 2019 ytd | 2018 | 2017 |
| MEDICAL & PHARMACY | | | | | | | | | | | | |
| Medical | \$ 2,631,855 | \$ 14,667,254 | \$ 13,758,009 | \$ 1,315,928 | \$ 1,222,271 | \$ 1,146,501 | 4,345 | 4,350 | 4,202 | \$ 303 | \$ 281 | \$ 273 |
| Pharmacy | \$ 781,759 | \$ 4,659,902 | \$ 4,126,062 | \$ 390,880 | \$ 388,325 | \$ 343,839 | 4,345 | 4,350 | 4,202 | \$ 90 | \$ 89 | \$ 82 |
| Total | \$ 3,413,614 | \$ 19,327,156 | \$ 17,884,071 | \$ 1,706,807 | \$ 1,610,596 | \$ 1,490,339 | 4,345 | 4,350 | 4,202 | \$ 393 | \$ 370 | \$ 355 |
| by Relation | | | | | | | | | | | | |
| Subscriber | \$ 2,486,112 | \$ 14,071,800 | \$ 12,304,634 | \$ 1,243,056 | \$ 1,172,650 | \$ 1,025,386 | 2,506 | 2,484 | 2,430 | \$ 496 | \$ 472 | \$ 422 |
| Spouse | \$ 248,223 | \$ 1,932,573 | \$ 2,081,414 | \$ 124,112 | \$ 161,048 | \$ 173,451 | 357 | 343 | 322 | \$ 348 | \$ 469 | \$ 539 |
| Child | \$ 679,279 | \$ 3,322,783 | \$ 3,498,024 | \$ 339,640 | \$ 276,899 | \$ 291,502 | 1,482 | 1,523 | 1,449 | \$ 229 | \$ 182 | \$ 201 |
| Relation Total | \$ 3,413,614 | \$ 19,327,156 | \$ 17,884,071 | \$ 1,706,807 | \$ 1,610,596 | \$ 1,490,339 | 4,345 | 4,350 | 4,202 | \$ 393 | \$ 370 | \$ 355 |
| by Plan | | | | | | | | | | | | |
| Core | \$ 1,678,392 | \$ 9,882,924 | \$ 9,021,903 | \$ 839,196 | \$ 823,577 | \$ 751,825 | 2,593 | 2,584 | 2,588 | \$ 324 | \$ 319 | \$ 291 |
| Buyup | \$ 1,057,238 | \$ 6,381,959 | \$ 7,314,505 | \$ 528,619 | \$ 531,830 | \$ 609,542 | 427 | 765 | 1,013 | \$ 1,239 | \$ 695 | \$ 602 |
| CDHP | \$ 677,984 | \$ 3,062,273 | \$ 1,547,663 | \$ 338,992 | \$ 255,189 | \$ 128,972 | 1,326 | 1,001 | 601 | \$ 256 | \$ 255 | \$ 215 |
| Plan Total | \$ 3,413,614 | \$ 19,327,156 | \$ 17,884,071 | \$ 1,706,807 | \$ 1,610,596 | \$ 1,490,339 | 4,345 | 4,350 | 4,202 | \$ 393 | \$ 370 | \$ 355 |
| by Group | | | | | | | | | | | | |
| Regular Active | \$ 2,322,685 | \$ 12,837,619 | \$ 11,410,876 | \$ 1,161,343 | \$ 1,069,802 | \$ 950,906 | 2,748 | 2,687 | 2,545 | \$ 423 | \$ 398 | \$ 374 |
| Sheriff | \$ 548,622 | \$ 5,411,061 | \$ 5,023,011 | \$ 274,311 | \$ 450,922 | \$ 418,584 | 1,451 | 1,518 | 1,546 | \$ 189 | \$ 297 | \$ 271 |
| COBRA | \$ 302,991 | \$ 128,801 | \$ 44,172 | \$ 151,496 | \$ 10,733 | \$ 3,681 | 13 | 20 | 20 | \$ 12,120 | \$ 530 | \$ 180 |
| Retirees U65 | \$ 239,316 | \$ 949,675 | \$ 1,406,013 | \$ 119,658 | \$ 79,140 | \$ 117,168 | 134 | 124 | 91 | \$ 893 | \$ 636 | \$ 1,289 |
| Med/RxGroup Total | \$ 3,413,614 | \$ 19,327,156 | \$ 17,884,071 | \$ 1,706,807 | \$ 1,610,596 | \$ 1,490,339 | 4,345 | 4,350 | 4,202 | \$ 393 | \$ 370 | \$ 355 |
| Avg. Network Savings% | 68.8% | 67.2% | 65.9% | | | | | | | | | |

| DENTAL | | | | | | | | | | | | |
|---------------------|-------------------|-------------------|-------------------|------------------|------------------|------------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Active | \$ 122,823 | \$ 665,283 | \$ 597,644 | \$ 61,412 | \$ 55,440 | \$ 49,804 | 2,863 | 2,908 | 2,691 | \$ 21 | \$ 19 | \$ 19 |
| COBRA | \$ 791 | \$ 6,076 | \$ - | \$ 396 | \$ 506 | \$ - | 12 | 11 | - | \$ 34 | \$ 47 | \$ - |
| Retiree | \$ 3,954 | \$ 48,794 | \$ 36,418 | \$ 1,977 | \$ 4,066 | \$ 3,035 | 165 | 160 | 134 | \$ 12 | \$ 25 | \$ 23 |
| Dental Total | \$ 127,568 | \$ 720,153 | \$ 634,062 | \$ 63,784 | \$ 60,013 | \$ 52,839 | 3,040 | 3,078 | 2,824 | \$ 21 | \$ 19 | \$ 19 |

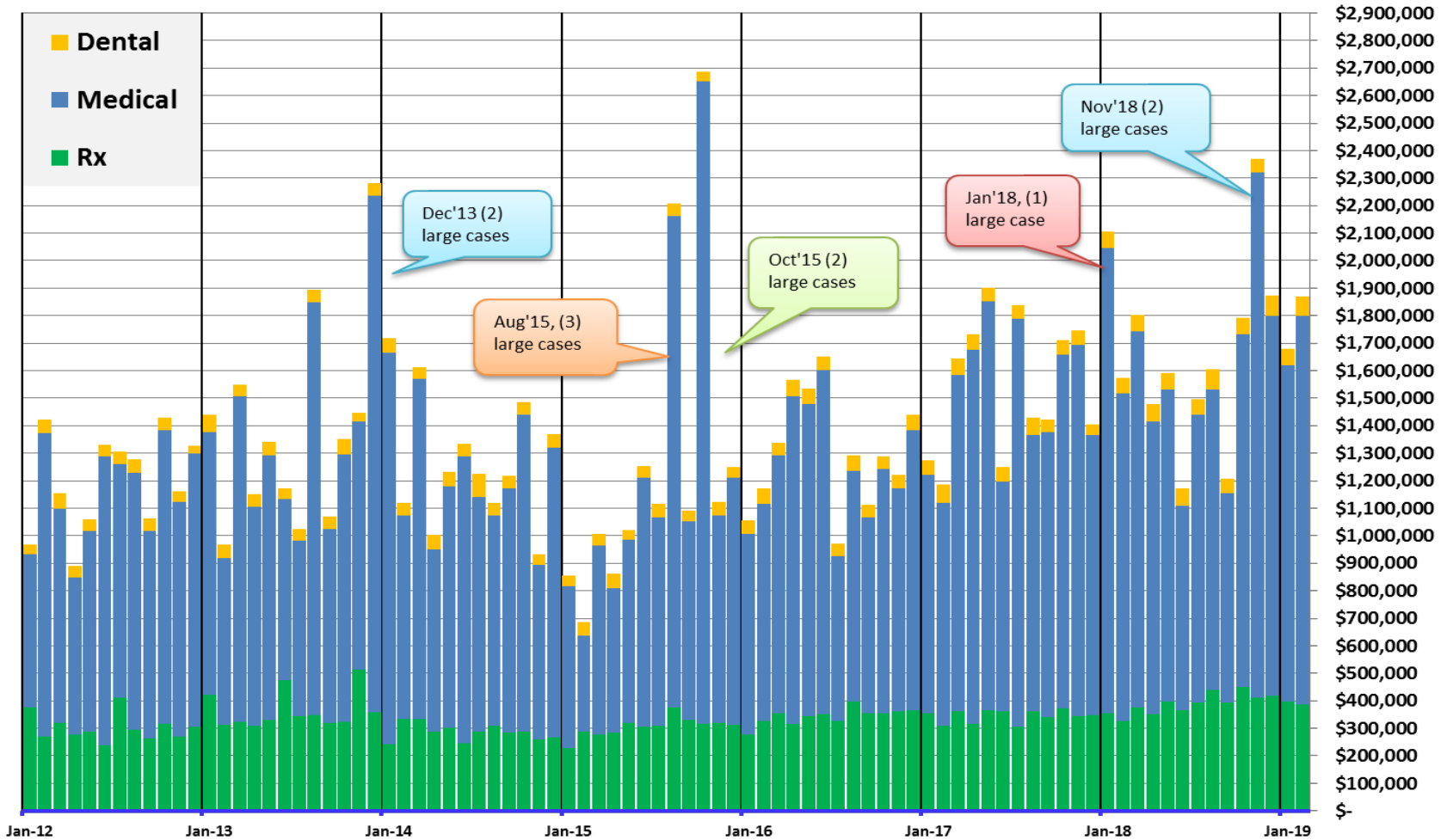
This report does not reflect administration costs, stop loss adjustments. Retirees with Medicare are not included.



Claims Experience



COUNTY OF EL PASO - Monthly Gross Claims Cost



Graph does not reflect stop loss reimbursement/adjustments. Eff. 1/1/14, TPA change from HealthSCOPE Benefits to Aetna.



Claims Experience



2019 High Cost Claimants (HCC) Per Month, Plan Payment Threshold >= \$50,000

| Monthly Medical & RX Large Cases | | | | | |
|----------------------------------|-----------|-------------|-------------------|-----------------------------------|--|
| Paid Month | Unique ID | Status/Plan | Total Paid | Primary Diagnosis | Primary Provider |
| Jan | 0236913 | RU65_BUY | \$ 155,750 | ONCOLOGIC DISORDERS | The Hospitals of Providence Sierra Campus |
| Jan | 0194567 | ACT_BUY | \$ 120,505 | INFECTIOUS AND PARASITIC DISEASES | The Hospitals of Providence East Campus |
| Jan | 0260114 | ACT_COR | \$ 58,382 | INFECTIOUS AND PARASITIC DISEASES | The Hospitals of Providence Sierra Campus |
| Jan Total | | | \$ 334,637 | | |
| Feb | 0172187 | ACT_COR | \$ 289,164 | INJURY/POISONING | Del Sol Camp LPDSH |
| Feb | 0147219 | ACT_BUY | \$ 201,223 | NEUROLOGIC DISORDERS | The Hospitals of Providence Sierra Campus |
| Feb | 0263720 | ACT_COR | \$ 113,221 | MUSCULOSKELETAL DISORDERS | Texas Children's Hospital |
| Feb | 0157639 | ACT_HDP | \$ 93,259 | MUSCULOSKELETAL DISORDERS | Morton Isaac Hyson MD, (Neurology) Tempe, AZ |
| Feb | 0260114 | ACT_COR | \$ 59,670 | ENDOCRINE/METABOLIC DISORDERS | The Hospitals of Providence Sierra Campus |
| Feb Total | | | \$ 756,537 | | |



Claims Experience



County of El Paso - High Cost Claimant Summary Table (Threshold \$150,000)

Report Period: 02-2019

| Counter | 2019 (YTD) | | | | 2018 | | | | 2017 | | | |
|---------------------------------|------------------|-----------------|------------------|--------------|--------------------|------------------|---------------------|--------------|--------------------|------------------|---------------------|--------------|
| | Medical Paid | Pharmacy Paid | Total Paid | ISL Position | Medical Paid | Pharmacy Paid | Total Paid | ISL Position | Medical Paid | Pharmacy Paid | Total Paid | ISL Position |
| 1 | \$303,885 | \$344 | \$304,229 | 101% | \$1,372,564 | \$2,028 | \$1,374,593 | 611% | \$855,648 | \$1,860 | \$857,508 | 381% |
| 2 | \$204,426 | \$3,096 | \$207,522 | 69% | \$1,083,955 | \$1,443 | \$1,085,398 | 482% | \$457,832 | \$16,609 | \$474,441 | 211% |
| 3 | \$153,576 | \$7,289 | \$160,865 | 54% | \$337,288 | \$1,231 | \$338,519 | 150% | \$362,422 | \$262 | \$362,684 | 161% |
| 4 | | | | | \$274,003 | \$9,114 | \$283,118 | 126% | \$341,312 | \$5,229 | \$346,541 | 154% |
| 5 | | | | | \$215,894 | \$4,726 | \$220,620 | 98% | \$290,493 | \$24 | \$290,517 | 129% |
| 6 | | | | | \$187,262 | \$904 | \$188,166 | 84% | \$239,340 | \$2,061 | \$241,401 | 107% |
| 7 | | | | | \$171,913 | \$5,698 | \$177,612 | 79% | \$228,221 | \$0 | \$228,221 | 101% |
| 8 | | | | | \$80,299 | \$88,890 | \$169,189 | 75% | \$187,750 | \$27,720 | \$215,469 | 96% |
| 9 | | | | | \$134,177 | \$31,425 | \$165,603 | 74% | \$189,134 | \$471 | \$189,605 | 84% |
| 10 | | | | | \$155,190 | \$3,731 | \$158,921 | 71% | \$183,764 | \$3,974 | \$187,738 | 83% |
| 11 | | | | | \$126,234 | \$31,427 | \$157,661 | 70% | \$53,145 | \$125,850 | \$178,995 | 80% |
| 12 | | | | | \$69,673 | \$84,472 | \$154,145 | 69% | \$164,495 | \$6,832 | \$171,327 | 76% |
| 13 | | | | | \$37,285 | \$116,061 | \$153,346 | 68% | \$170,093 | \$0 | \$170,093 | 76% |
| 14 | | | | | | | | | \$152,267 | \$5,031 | \$157,298 | 70% |
| 15 | | | | | | | | | \$8,495 | \$144,674 | \$153,169 | 68% |
| Total | \$661,888 | \$10,729 | \$672,617 | | \$4,245,738 | \$381,151 | \$4,626,890 | | \$3,884,410 | \$340,597 | \$4,225,007 | |
| No. of Claimants Met ISL | | | 1 | | | | 4 | | | | 7 | |
| ISL Deductible Amount | | | \$300,000 | | | | \$225,000 | | | | \$225,000 | |
| Expected Adjustment | | | \$ 4,229 | | | | \$ 2,181,627 | | | | \$ 1,226,313 | |

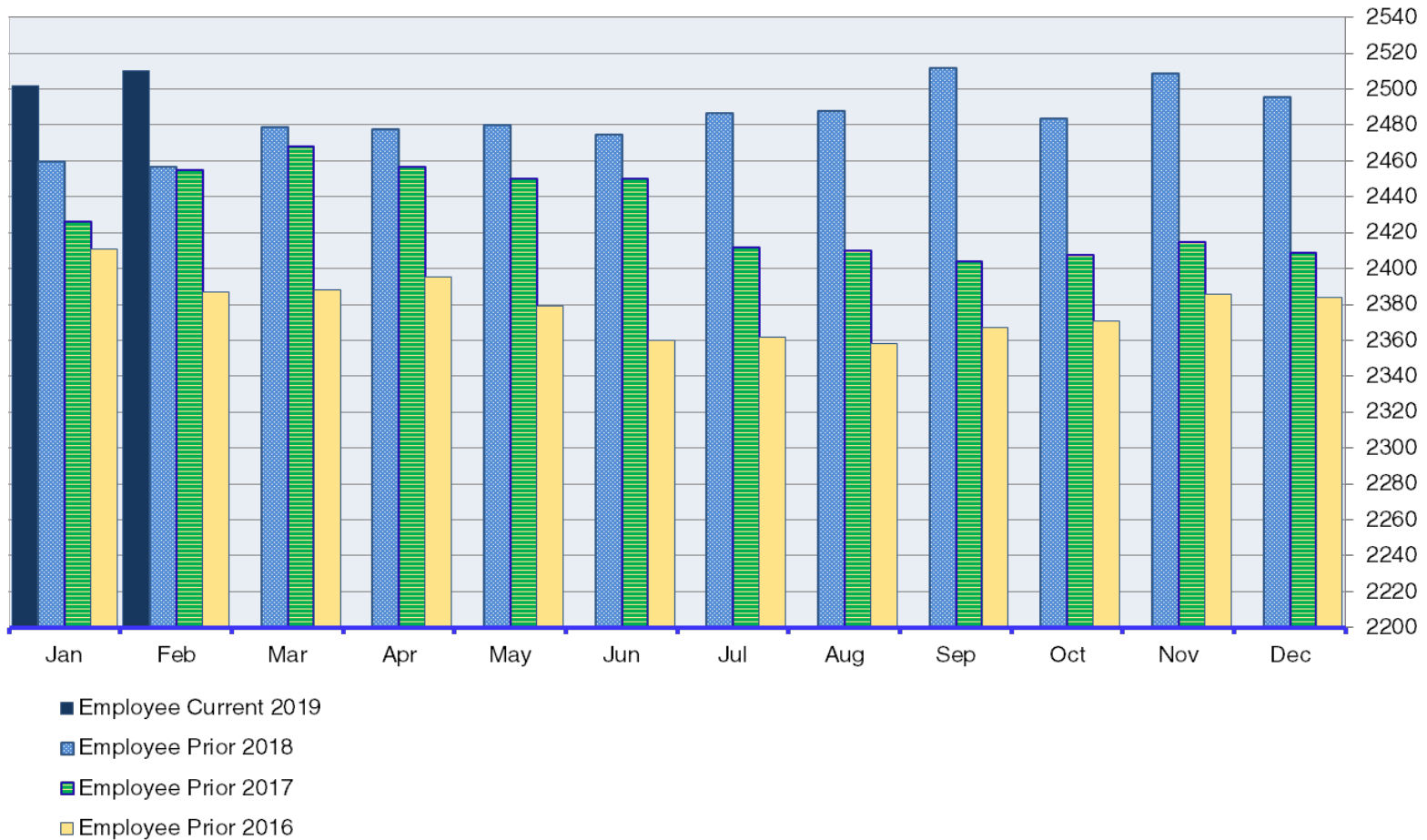
| Status/Plan | 2019 (YTD) | | 2018 | | 2017 | |
|---------------|------------------|------------------|------------------|--------------------|------------------|--------------------|
| | No. of Claimants | Paid Amount | No. of Claimants | Paid Amount | No. of Claimants | Paid Amount |
| Active, Buyup | 1 | \$207,522 | 4 | \$2,004,511 | 5 | \$1,600,858 |
| Active, Core | 1 | \$304,229 | 4 | \$1,659,787 | 4 | \$1,369,043 |
| Active, HDP | 0 | \$0 | 3 | \$646,009 | 2 | \$368,600 |
| Ru65, Buyup | 1 | \$160,865 | 1 | \$158,921 | 1 | \$346,541 |
| Ru65, Core | 0 | \$0 | 1 | \$157,661 | 3 | \$539,965 |
| Total | 3 | \$672,617 | 13 | \$4,626,890 | 15 | \$4,225,007 |



Enrollment Experience



COUNTY OF EL PASO - HISTORICAL MEDICAL ENROLLMENT Employees/Retirees wo Medicare



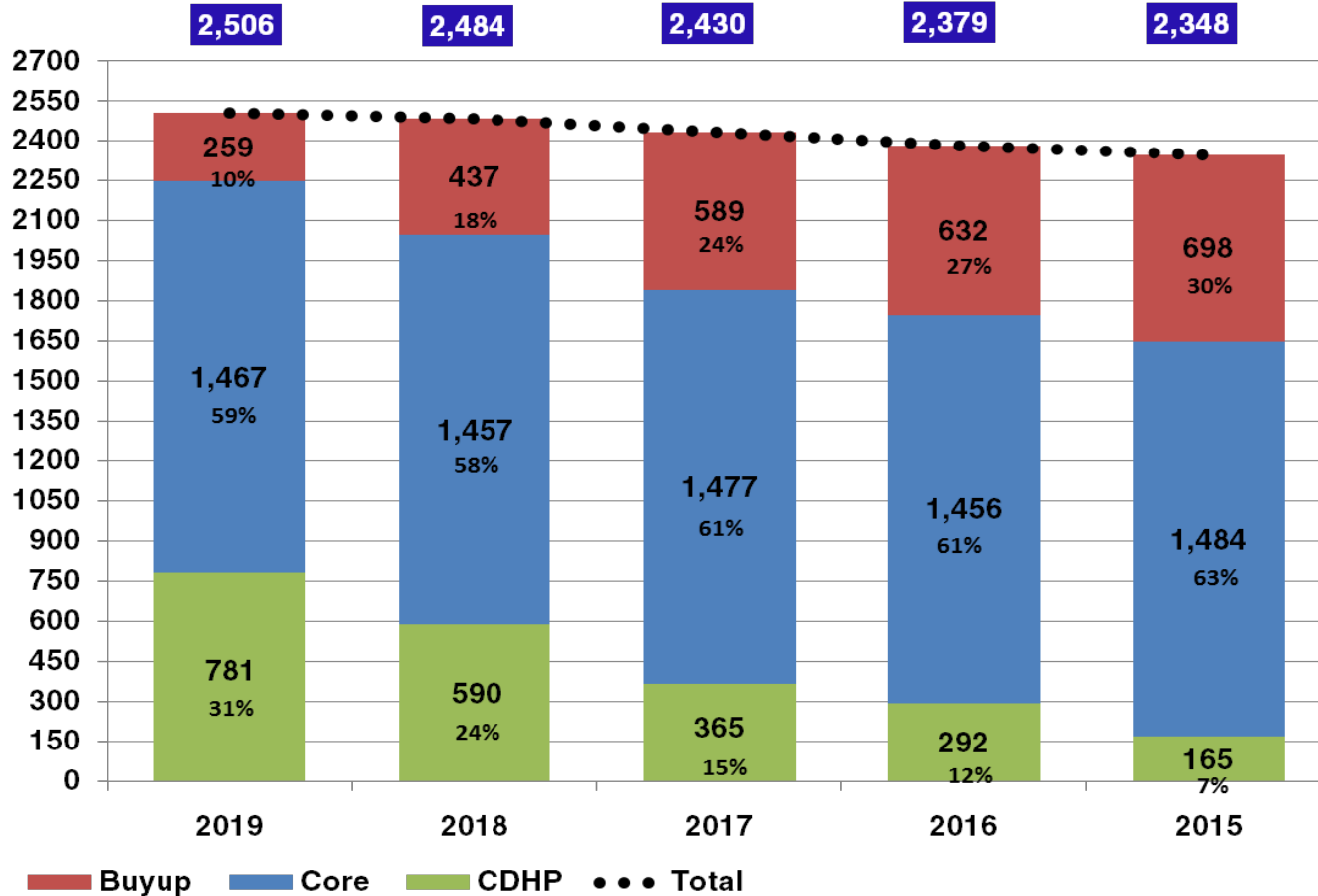
This table reflects all subscribers on the County Health Plan. Employees & Retiree without Medicare



Enrollment Experience



COUNTY OF EL PASO - Historical Average Medical Enrollment by Plan
Employees/Retirees without Medicare



This table reflects all subscribers on the County Health Plan. Employees & Retiree without Medicare.

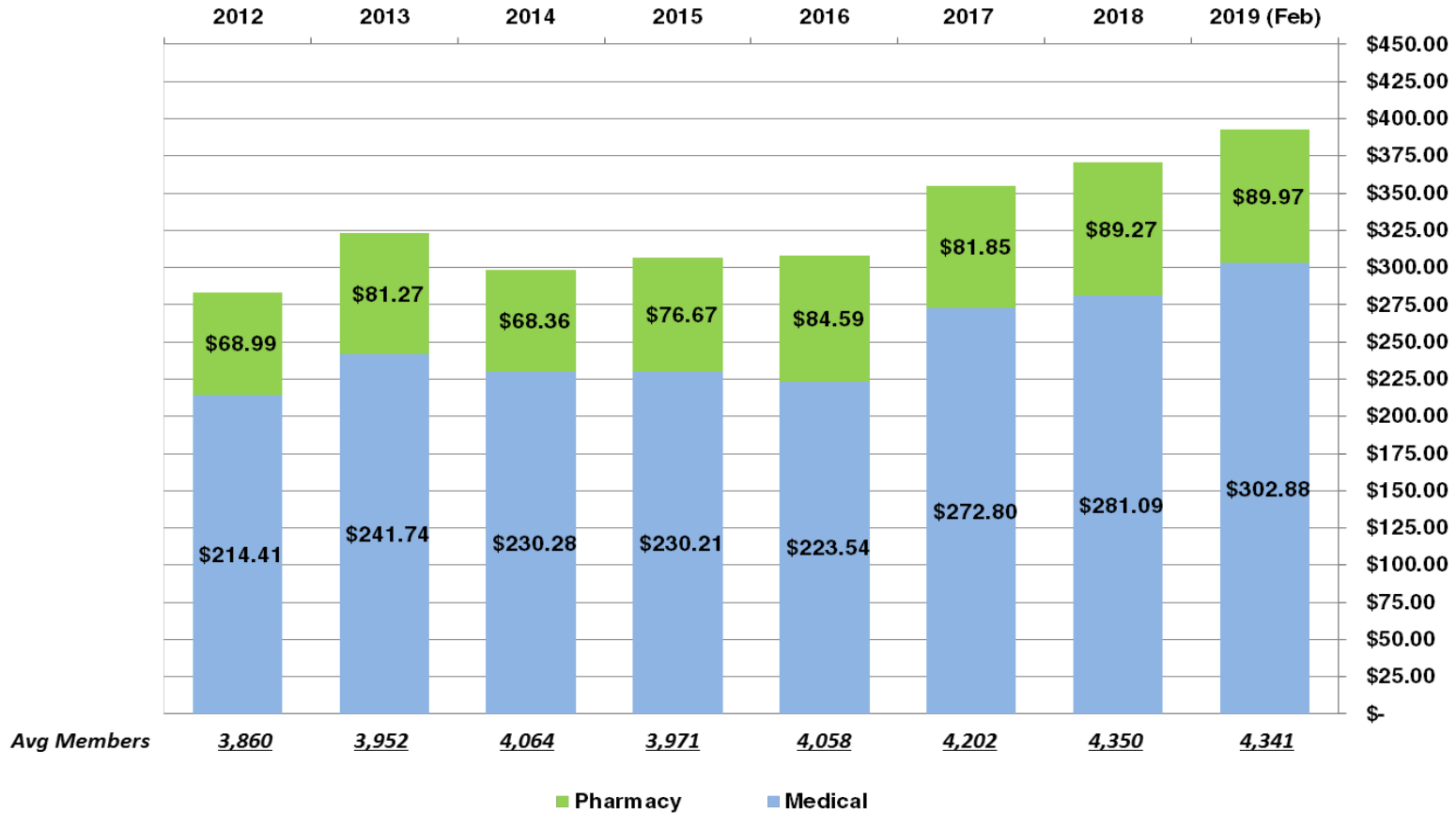


Average Cost (PMPM)



County of El Paso
Average PMPM Cost (Medical & Pharmacy) - Calendar Year

Graph does not include Retiree w/Medicare



This table does not reflect stop loss reimbursements or administration costs.

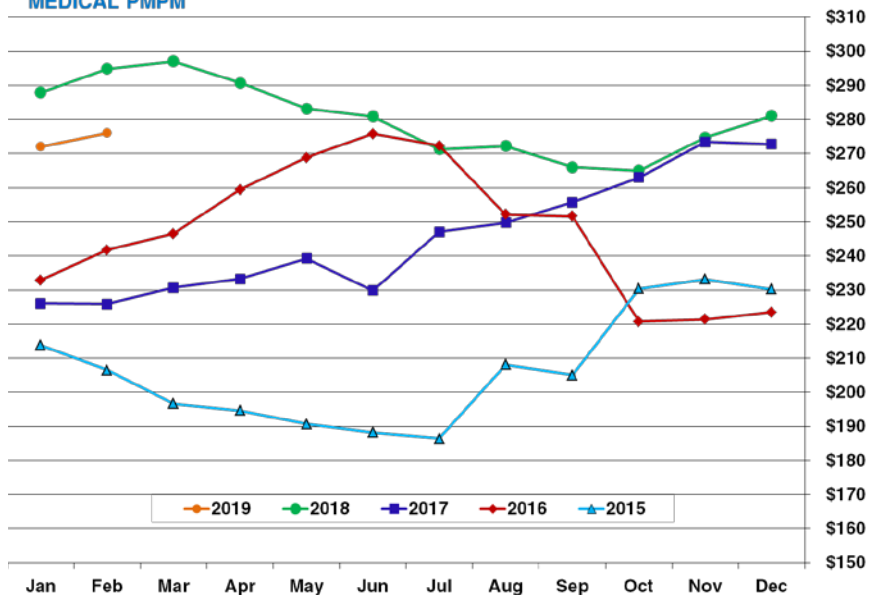


Average Cost (PMPM)

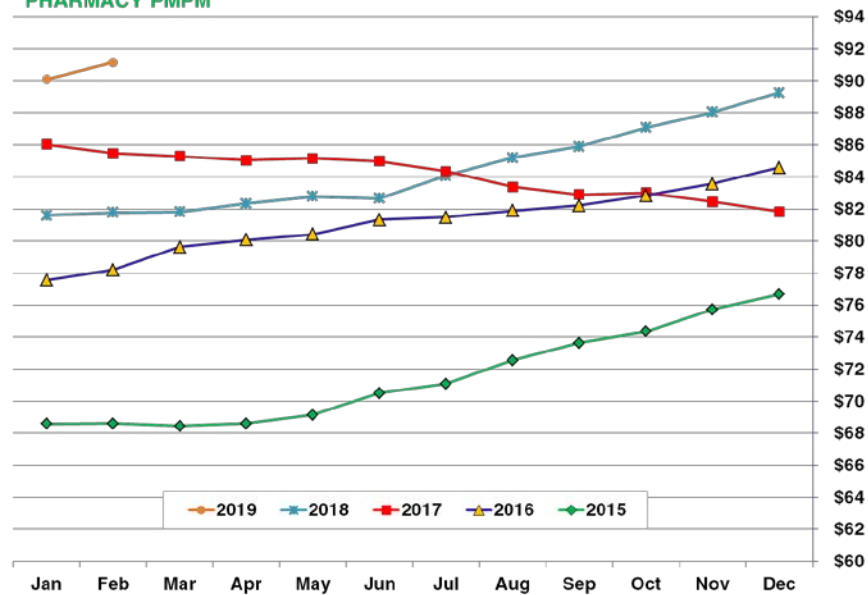


County of El Paso 12 Month PMPM Moving Average Claims Cost – Calendar Year

MEDICAL PMPM



PHARMACY PMPM

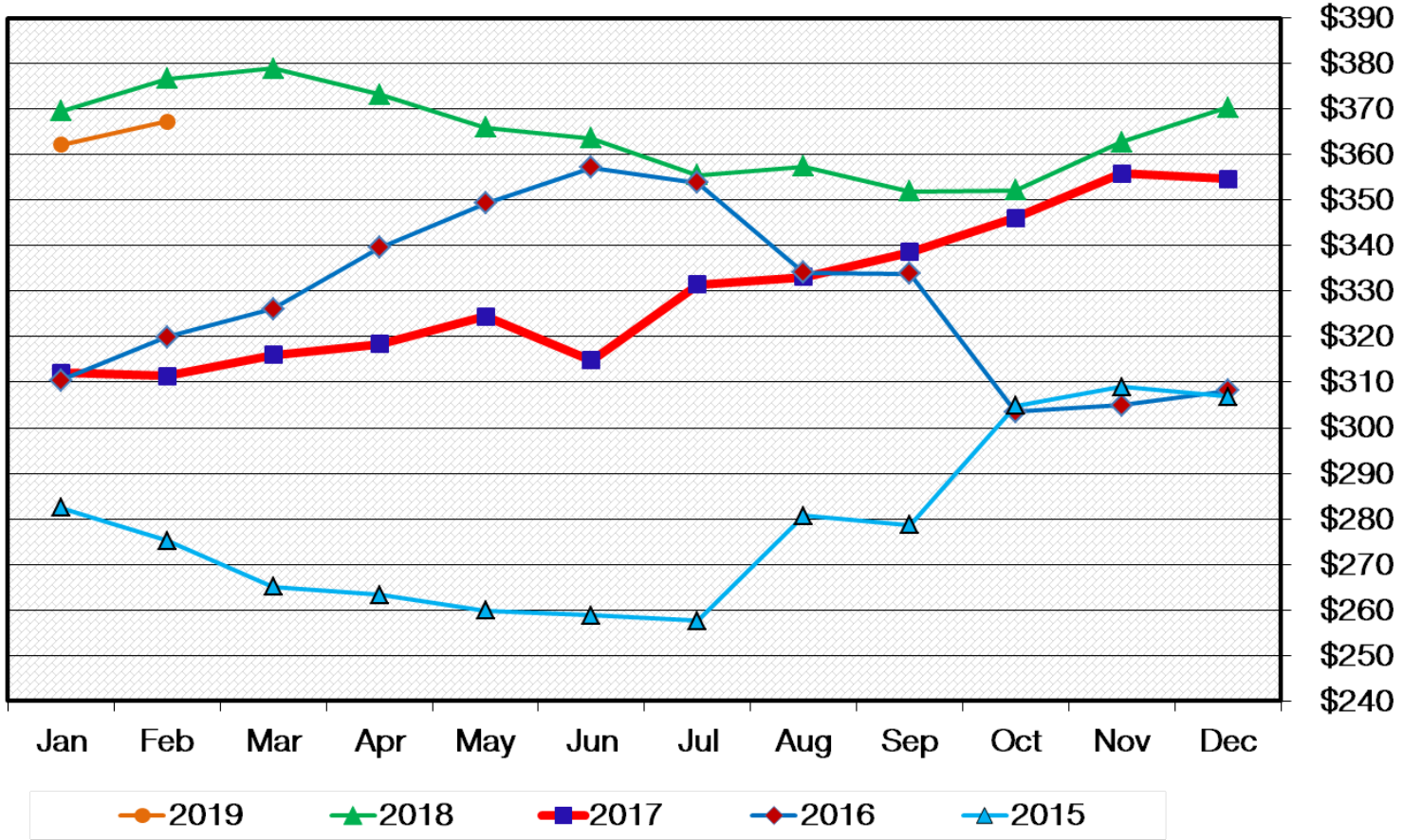




Average Cost (PMPM)



County of El Paso
12 Month PMPM Moving Average Claims Cost - Calendar Year
Medical and Pharmacy Total

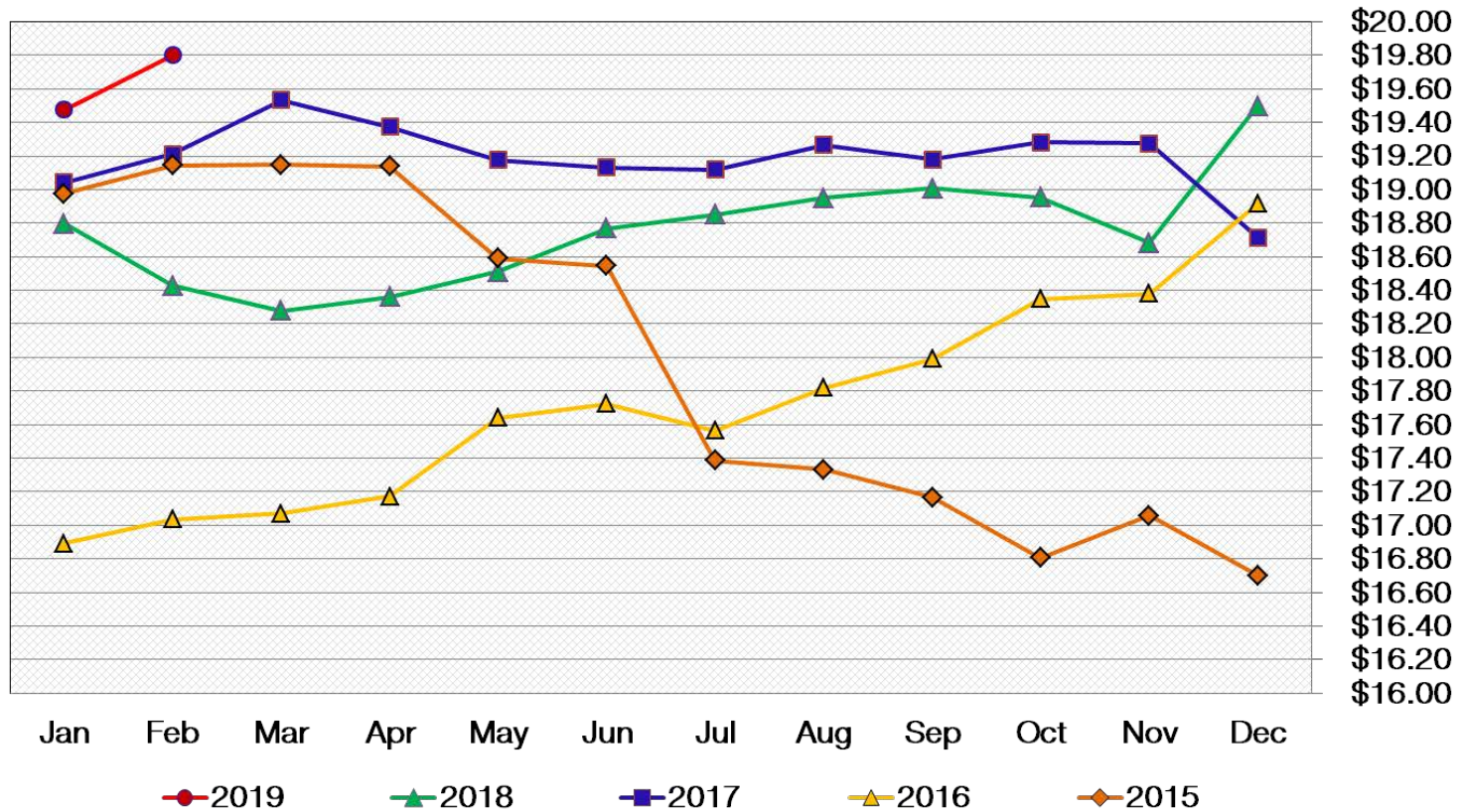




Average Cost (PMPM)



COUNTY OF EL PASO - DENTAL 12 Month Moving PMPM Average - Calendar Year



3. FORECAST REVIEW

- ❖ The forecast for PY19 plan costs reflects the enrollment shift and new contribution rates effective 1/1/19.
- ❖ 2019 Enrollment shifted about 338 members during open enrollment into the CDHP.



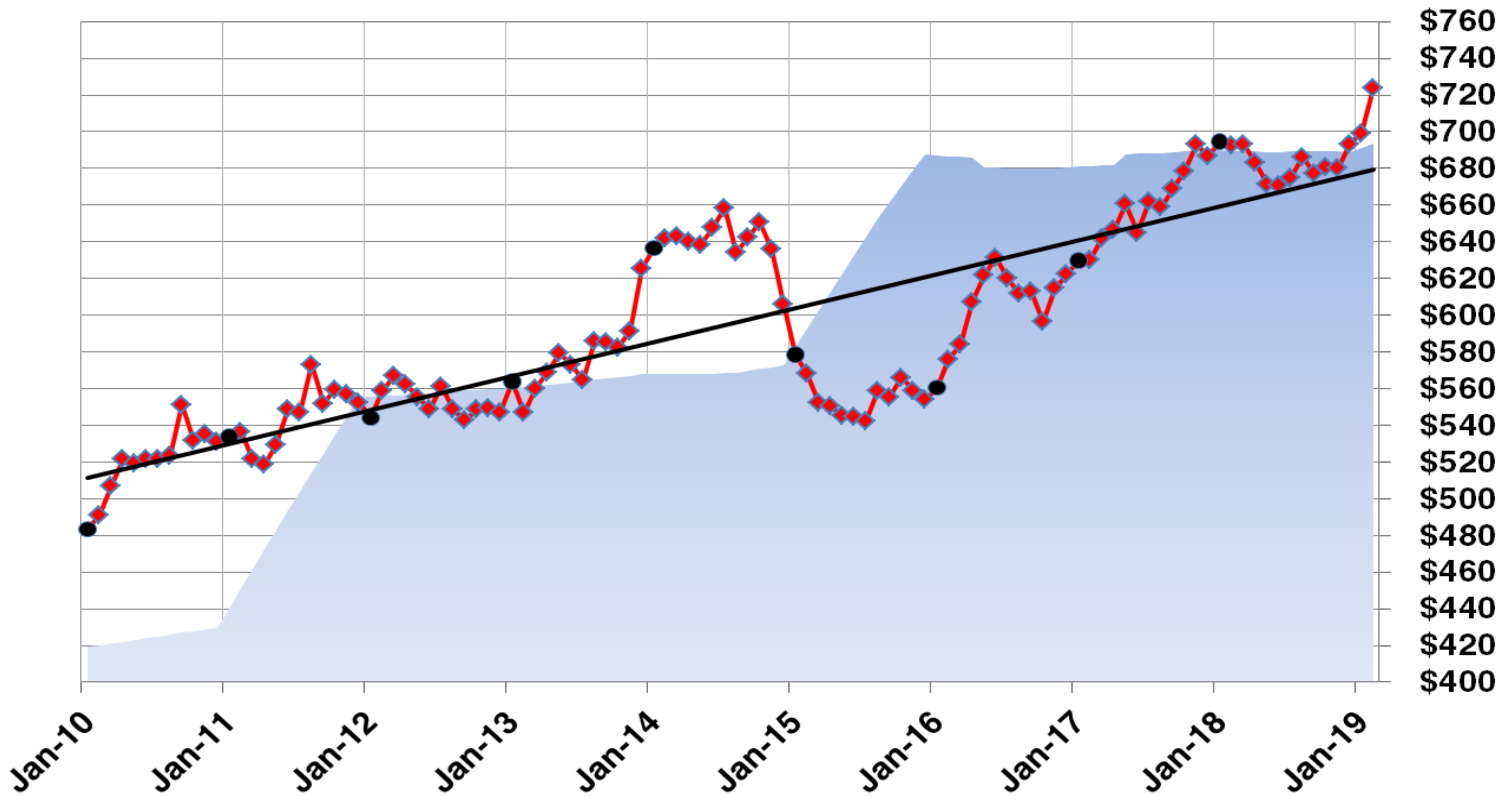
Forecast

| HUB INTERNATIONAL INSURANCE SERVICES PROJECTIONS FOR COUNTY OF EL PASO PLAN YEAR SELF FUNDED MEDICAL AND DENTAL PLAN COSTS | | |
|---|----------------------|----------------------|
| updated 4/16/2019 | | |
| Data Time Frame | 3/18-2/19 | 3/18-2/19 |
| Forecast Period | Plan Year 2019 | Plan Year 2020 |
| Total Medical Claims | \$ 14,416,730 | |
| Total Dental Claims | \$ 730,583 | |
| Total Rx Claims | \$ 4,761,283 | |
| Total Claims (without Medicare Retirees) | \$ 19,908,596 | |
| Projected Annualized Contributions | \$ 21,092,558 | \$ 21,092,558 |
| Annualized Claims | | \$ 19,647,291 |
| Stop Loss Adjustments (actual current and/or projected future) | \$ (1,156,776) | \$ (1,284,692) |
| Trend Assumption (Medical and Rx and Dental) | 7.0% | 7.0% |
| Trend Factor | 1.05 | 1.07 |
| Margin Assumption | 1.00 | 1.00 |
| Trended Projected Adjusted Weighted Claims Expense | \$ 19,647,291 | \$ 19,690,032 |
| Administrative Expenses TPA Net of Rx Rebates | \$ 86,984 | \$ 536,984 |
| Internal County Administrative Expenses | \$ 977,000 | \$ 56,000 |
| Estimated Annual Consulting Fees | \$ 30,000 | \$ 30,000 |
| Stop Loss Expense | \$ 1,718,652 | \$ 1,976,450 |
| ACA Taxes and Fees | \$ 8,842 | |
| Target (Minimum Recommended) Reserves | \$ 4,911,822.74 | \$ 4,922,508.08 |
| Wellness Budget - includes gym equipment and maintenance. | \$ 160,000 | \$ 150,000 |
| H.S.A. Contributions - Estimated | \$ 906,000 | \$ 906,000 |
| Total Projected Plan Costs without Reserve Target | \$ 23,534,769 | \$ 23,345,466 |
| Starting Fund Balance (1/1) | \$ 5,760,710 | \$ 4,224,499 |
| Estimated Fund Balance (12/31) Actual (Current) and Projected | \$ 4,224,499 | \$ 2,877,591 |
| Surplus / Deficit Fund Balance over target (Target Reserve - Ending Reserve) | \$ (687,324) | \$ (2,044,917) |
| Increase to reach target | | 9.69% |
| Increase to hold starting reserve constant | | 6.39% |



COUNTY OF EL PASO
SELF-FUNDED PLAN CONTRIBUTIONS VS NET EXPENSES
 Per Employee Per Month (PEPM) - 12 month moving average

Contributions Net Expenses Linear (Net Expenses)

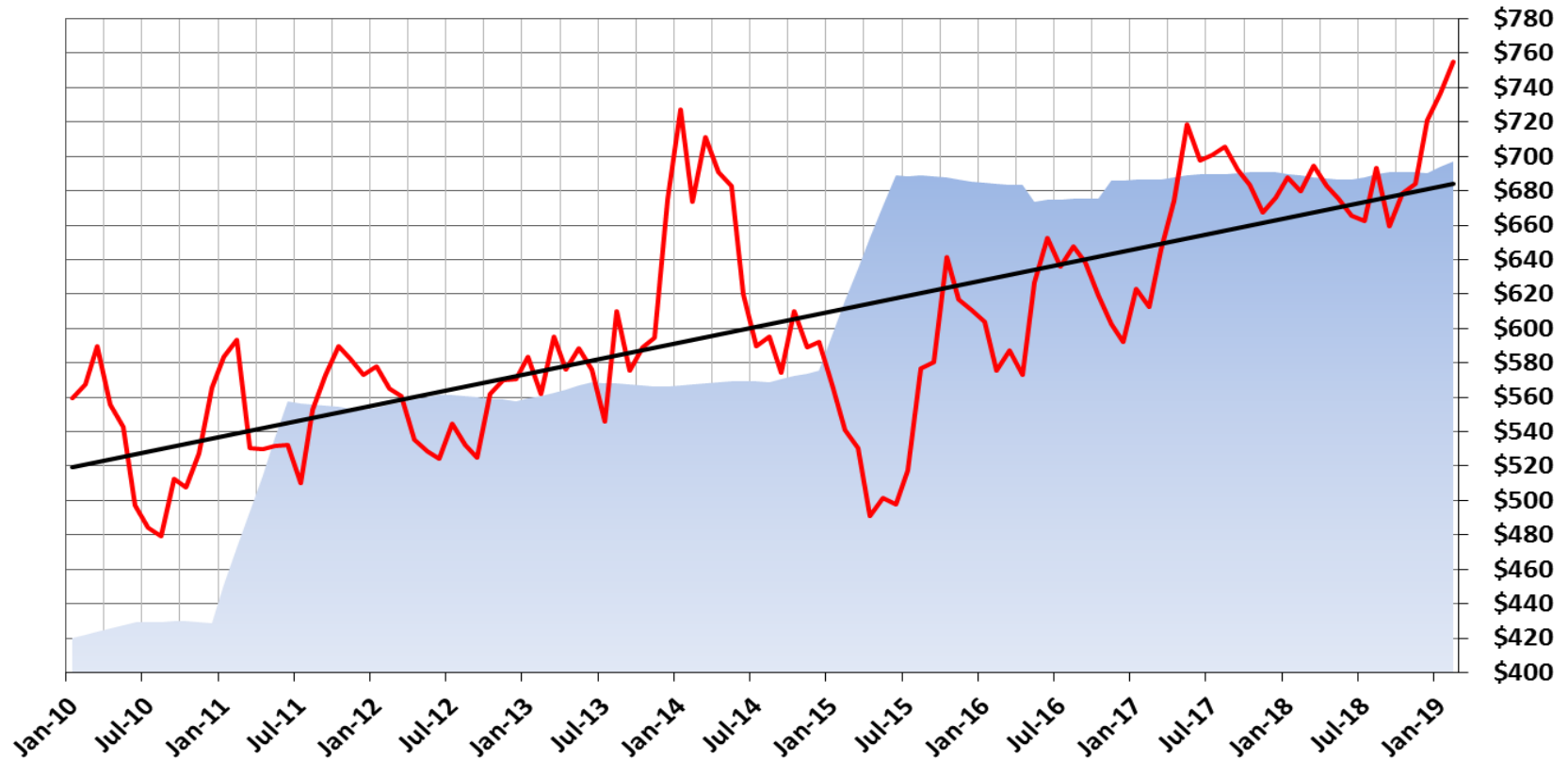


THIS GRAPH DOES NOT INCLUDE RETIREES WITH MEDICARE



COUNTY OF EL PASO SELF-FUNDED PLAN CONTRIBUTIONS VS NET EXPENSES Per Employee Per Month (PEPM) - 6 month moving average

Contributions Net Expenses Linear (Net Expenses)



THIS GRAPH DOES NOT INCLUDE RETIREES WITH MEDICARE



4. AETNA PHARMACY REPORTS



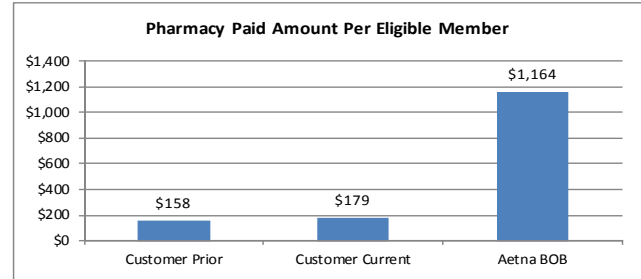
Aetna Pharmacy Reports



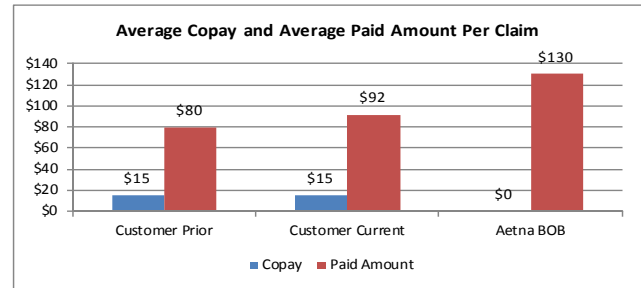
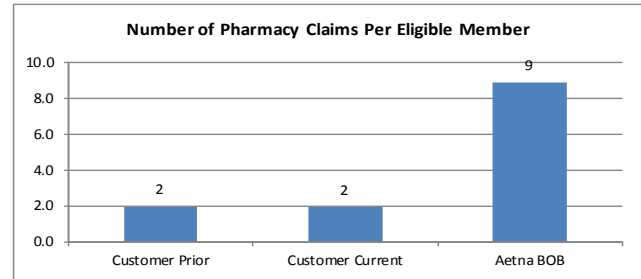
COUNTY OF EL PASO - 000000089626982 Key Statistics Pharmacy

2018 (Jan-Feb) 2019 (Jan-Feb)

| Demographics Summary | Prior | Current | % Change | Aetna BOB ¹ |
|-------------------------------|-------|---------|----------|------------------------|
| Number of Employees | 2,446 | 2,510 | 2.6% | N/A |
| Number of Members | 4,298 | 4,350 | 1.2% | N/A |
| Ratio of Members to Employees | 1.8 | 1.7 | -1.4% | 2.0 |
| Percent Male Members | 52.3% | 51.9% | -0.4% | 50.2% |
| Percent Female Members | 47.7% | 48.1% | 0.4% | 49.8% |
| Average Age of Membership | 32.6 | 32.9 | 1.0% | 33.9 |
| Number of Utilizing Members | 2,048 | 2,044 | -0.2% | N/A |



| Key Statistics | Prior | Current | % Change | Aetna BOB ² |
|--|-----------|-----------|----------|------------------------|
| Total Pharmacy Paid Amount | \$680,348 | \$780,172 | 14.7% | N/A |
| Pharmacy Paid Amount per Eligible Member | \$158 | \$179 | 13.3% | \$1,164 |
| Pharmacy Paid Amount per Utilizing Member | \$332 | \$382 | 14.9% | \$1,385 |
| Average Paid Amount per Claim | \$79.58 | \$91.52 | 15.0% | \$130.20 |
| Number of Pharmacy Claims | 8,549 | 8,525 | -0.3% | N/A |
| Number of Pharmacy Claims Per Eligible Member | 2.0 | 2.0 | -1.5% | 8.9 |
| Number of Pharmacy Claims Per Utilizing Member | 4.2 | 4.2 | -0.1% | N/A |
| Calculated Ingredient Cost | \$800,877 | \$899,277 | 12.3% | N/A |
| Total Copay Amount | \$129,422 | \$125,226 | -3.2% | N/A |
| Average Copay Amount per Claim | \$15.14 | \$14.69 | -3.0% | N/A |
| Generic Utilization | 85.9% | 87.2% | 1.2% | 86.2% |
| Generic Substitution | 98.0% | 98.8% | 0.8% | 98.5% |
| Brand Utilization | 14.1% | 12.8% | -1.2% | 13.8% |
| Formulary Utilization | 100.0% | 96.8% | -3.2% | 99.9% |



¹ Aetna BOB demographic metrics are specific to the product and to the plan sponsor's region(s).

² Aetna BOB financial and utilization metrics are further adjusted for the plan sponsor's age and gender mix. All BOB metrics are based on a 12 month incurred time period.



Aetna Pharmacy Reports



COUNTY OF EL PASO - Plan Sponsor Number 000000089626982
 Current Data For Pharmacy Claims Incurred January 01, 2019 - February 28, 2019

Financial and Utilization Summary

| Quarter/Year | Number of Utilizing Members | Days Supply | Number of Claims | Calculated Ingredient Cost | AWP Savings | Dispensing Fee | Sales Tax | Copay | Paid Amount | Percent of Copay to Paid Amount* | Utilization Rate | Paid Amount Per Utilizing Member |
|--------------|-----------------------------|----------------|------------------|----------------------------|------------------|----------------|------------|------------------|------------------|----------------------------------|------------------|----------------------------------|
| 1Q2019 | 2,044 | 254,899 | 8,525 | \$899,277 | \$890,639 | \$5,938 | \$0 | \$125,226 | \$780,172 | 13.8% | 4.2 | \$382 |
| Total | 2,044 | 254,899 | 8,525 | \$899,277 | \$890,639 | \$5,938 | \$0 | \$125,226 | \$780,172 | 13.8% | 4.2 | \$382 |

*Paid Amount = Calculated Ingredient Cost + Total Dispensing Fee + Total Sales Tax

Generic Analysis

| Category | Number of Utilizing Members | Number of Claims | Percent of Claims | Calculated Ingredient Cost | Paid Amount | Average Paid Amount Per Claim |
|------------------------|-----------------------------|------------------|-------------------|----------------------------|------------------|-------------------------------|
| Single Source | 530 | 1,004 | 11.8% | \$658,093 | \$601,372 | \$598.98 |
| Multi-Source | | | | | | |
| Brand | 59 | 91 | 1.1% | \$48,793 | \$41,479 | \$455.81 |
| Required by Physician* | 34 | 53 | 0.6% | \$19,044 | \$16,784 | \$316.67 |
| Requested by Member* | 26 | 37 | 0.4% | \$29,699 | \$24,689 | \$667.27 |
| Generic | 1,941 | 7,430 | 87.2% | \$192,390 | \$137,321 | \$18.48 |
| Other | 0 | 0 | 0.00% | \$0 | \$0 | \$0.00 |
| Total | 2,044 | 8,525 | 100.0% | \$899,277 | \$780,172 | \$91.52 |

* While these categories represent a portion of the multi-source brand claims, they do not represent all categories and therefore will not equal the total value of the multi-source brand prescriptions.

Pharmacy Claimant Experience by Dollar Range

| Dollar Range | Number of Utilizing Members | Number of Claims | Billed Amount | Paid Amount | Dollar Range | Number of Utilizing Members | Number of Claims | Billed Amount | Paid Amount |
|------------------|-----------------------------|------------------|---------------|-------------|------------------|-----------------------------|------------------|------------------|------------------|
| \$0 and under | 828 | 2,107 | \$31,686 | \$0 | \$1,500-1,999.99 | 38 | 358 | \$74,261 | \$66,285 |
| \$0.01-99.99 | 616 | 2,474 | \$39,657 | \$18,715 | \$2,000-2,999.99 | 34 | 309 | \$90,960 | \$83,770 |
| \$100-249.99 | 165 | 723 | \$34,355 | \$26,069 | \$3,000-3,999.99 | 16 | 202 | \$59,530 | \$56,745 |
| \$250-499.99 | 143 | 769 | \$60,706 | \$51,136 | \$4,000-4,999.99 | 9 | 66 | \$40,933 | \$39,843 |
| \$500-749.99 | 66 | 425 | \$44,732 | \$39,415 | \$5,000-9,999.99 | 17 | 181 | \$134,164 | \$121,768 |
| \$750-999.99 | 59 | 467 | \$59,890 | \$51,464 | \$10,000 and up | 11 | 91 | \$178,491 | \$173,651 |
| \$1,000-1,499.99 | 42 | 353 | \$55,850 | \$51,311 | | | | | |
| | | | | | Total | 2,044 | 8,525 | \$905,215 | \$780,172 |

Source: Aetna Pharmacy Integrated Reports



Aetna Pharmacy Reports



COUNTY OF EL PASO - Plan Sponsor Number 000000089626982
 Current Data For Claims Incurred January 01, 2019 - February 28, 2019

Top 25 GPI Classifications by Number of Claims

| GPI Classification | Number of Utilizing Members | Percent Formulary Compliance | Number of Claims | Percent of All Claims | Calculated Ingredient Cost | Paid Amount | Percent of Paid Amount | Average Paid Amount per Claim | Paid Amount per Utilizing Member |
|--|-----------------------------|------------------------------|------------------|-----------------------|----------------------------|-------------|------------------------|-------------------------------|----------------------------------|
| *HMG CoA Reductase Inhibitors** | 294 | 99.3% | 434 | 5.1% | \$11,300 | \$9,197 | 1.2% | \$21.19 | \$31.28 |
| *Cough/Cold/Allergy Combinations** | 342 | 94.3% | 383 | 4.5% | \$4,668 | \$616 | 0.1% | \$1.61 | \$1.80 |
| *Thyroid Hormones** | 209 | 94.7% | 340 | 4.0% | \$7,007 | \$966 | 0.1% | \$2.84 | \$4.62 |
| *Glucocorticosteroids** | 287 | 100.0% | 324 | 3.8% | \$1,152 | \$100 | 0.0% | \$0.31 | \$0.35 |
| *Nonsteroidal Anti-inflammatory Agents (NSAIDs)** | 254 | 95.1% | 304 | 3.6% | \$30,811 | \$26,972 | 3.5% | \$88.72 | \$106.19 |
| *Combination Contraceptives - Oral** | 150 | 98.5% | 260 | 3.0% | \$13,437 | \$10,034 | 1.3% | \$38.59 | \$66.89 |
| *ACE Inhibitors** | 168 | 100.0% | 259 | 3.0% | \$751 | \$75 | 0.0% | \$0.29 | \$0.44 |
| *Sympathomimetics** | 180 | 100.0% | 234 | 2.7% | \$25,338 | \$20,755 | 2.7% | \$88.70 | \$115.31 |
| *Angiotensin II Receptor Antagonists** | 152 | 100.0% | 234 | 2.7% | \$3,441 | \$2,007 | 0.3% | \$8.58 | \$13.20 |
| *Biguanides** | 154 | 100.0% | 232 | 2.7% | \$5,790 | \$5,039 | 0.6% | \$21.72 | \$32.72 |
| *Antihypertensive Combinations** | 139 | 99.6% | 230 | 2.7% | \$4,354 | \$2,888 | 0.4% | \$12.56 | \$20.78 |
| *Oil Soluble Vitamins** | 146 | 100.0% | 222 | 2.6% | \$429 | \$4 | 0.0% | \$0.02 | \$0.03 |
| *Selective Serotonin Reuptake Inhibitors (SSRIs)** | 130 | 100.0% | 217 | 2.5% | \$1,487 | \$788 | 0.1% | \$3.63 | \$6.06 |
| *Azithromycin** | 190 | 100.0% | 194 | 2.3% | \$1,136 | \$285 | 0.0% | \$1.47 | \$1.50 |
| *Aminopenicillins** | 166 | 100.0% | 174 | 2.0% | \$767 | \$12 | 0.0% | \$0.07 | \$0.07 |
| *CALCIUM CHANNEL BLOCKERS* | 111 | 100.0% | 168 | 2.0% | \$2,478 | \$1,758 | 0.2% | \$10.47 | \$15.84 |
| *Leukotriene Modulators** | 119 | 100.0% | 168 | 2.0% | \$899 | \$82 | 0.0% | \$0.49 | \$0.69 |
| *Proton Pump Inhibitors** | 111 | 100.0% | 149 | 1.7% | \$3,422 | \$2,141 | 0.3% | \$14.37 | \$19.29 |
| *Beta Blockers Cardio-Selective** | 84 | 100.0% | 136 | 1.6% | \$7,105 | \$5,746 | 0.7% | \$42.25 | \$68.40 |
| *Anticonvulsants - Misc.** | 89 | 100.0% | 131 | 1.5% | \$12,245 | \$9,524 | 1.2% | \$72.70 | \$107.01 |
| *Influenza Agents** | 119 | 100.0% | 120 | 1.4% | \$11,092 | \$6,952 | 0.9% | \$57.94 | \$58.42 |
| *Penicillin Combinations** | 104 | 100.0% | 107 | 1.3% | \$1,008 | \$301 | 0.0% | \$2.82 | \$2.90 |
| *Nasal Steroids** | 104 | 100.0% | 106 | 1.2% | \$2,188 | \$1,096 | 0.1% | \$10.34 | \$10.54 |
| *Antihyperlipidemics - Misc.** | 63 | 100.0% | 86 | 1.0% | \$15,472 | \$13,661 | 1.8% | \$158.85 | \$216.84 |
| *Thiazides and Thiazide-Like Diuretics** | 53 | 100.0% | 81 | 1.0% | \$404 | \$17 | 0.0% | \$0.20 | \$0.31 |
| Total 25 GPI Classification Total | N/A | 98.8% | 5,293 | 62.1% | \$168,179 | \$121,019 | 15.5% | \$22.86 | N/A |
| Total All Claims | 2,044 | 96.8% | 8,525 | 100.0% | \$899,277 | \$780,172 | 100.0% | \$91.52 | \$381.69 |

Source: Aetna Pharmacy Integrated Reports



Aetna Pharmacy Reports



COUNTY OF EL PASO - Plan Sponsor Number 000000089626982
Current Data For Claims Incurred January 01, 2019 - February 28, 2019

Top Drugs Ranked by Number of Claims

| Drug Label Name | Number of Utilizing Members | Number of Claims | Calculated Ingredient Cost | Paid Amount | Average Paid Amount Per Claim | Paid Amount Per Utilizing Member | Average Days Supply |
|-------------------------|-----------------------------|------------------|----------------------------|------------------|-------------------------------|----------------------------------|---------------------|
| BROM/PSE/DM | 249 | 272 | \$4,038 | \$479 | \$1.76 | \$2 | 4.6 |
| PREDNISON | 223 | 252 | \$458 | \$2 | \$0.01 | \$0 | 8.6 |
| LEVOTHYROXIN | 155 | 244 | \$2,282 | \$192 | \$0.79 | \$1 | 44.2 |
| LISINAPRIL | 152 | 237 | \$546 | \$9 | \$0.04 | \$0 | 43.8 |
| ATORVASTATIN | 158 | 231 | \$1,201 | \$1,016 | \$4.40 | \$6 | 42.5 |
| METFORMIN | 152 | 228 | \$2,426 | \$1,738 | \$7.62 | \$11 | 41.2 |
| VITAMIN D | 146 | 222 | \$429 | \$4 | \$0.02 | \$0 | 38.3 |
| AZITHROMYCIN | 190 | 194 | \$1,136 | \$285 | \$1.47 | \$2 | 5.0 |
| LOSARTAN POT | 125 | 191 | \$832 | \$24 | \$0.13 | \$0 | 37.1 |
| AMOXICILLIN | 166 | 174 | \$767 | \$12 | \$0.07 | \$0 | 9.0 |
| MONTELUKAST | 118 | 167 | \$830 | \$27 | \$0.16 | \$0 | 37.9 |
| IBUPROFEN | 136 | 143 | \$358 | \$6 | \$0.04 | \$0 | 12.6 |
| AMLODIPINE | 94 | 141 | \$458 | \$24 | \$0.17 | \$0 | 43.2 |
| OSELTAMIVIR | 119 | 120 | \$11,092 | \$6,952 | \$57.94 | \$58 | 5.5 |
| ROSUVASTATIN | 74 | 116 | \$8,336 | \$6,725 | \$57.97 | \$91 | 40.6 |
| AMOX/K CLAV | 104 | 107 | \$1,008 | \$301 | \$2.82 | \$3 | 9.2 |
| LOSARTAN/HCT | 66 | 105 | \$433 | \$3 | \$0.03 | \$0 | 36.9 |
| ALBUTEROL | 89 | 99 | \$2,007 | \$1,190 | \$12.02 | \$13 | 11.8 |
| FLUTICASONE | 95 | 97 | \$1,019 | \$45 | \$0.46 | \$0 | 32.1 |
| PROAIR HFA | 79 | 83 | \$5,615 | \$3,217 | \$38.76 | \$41 | 20.6 |
| SERTRALINE | 49 | 81 | \$239 | \$0 | \$0.00 | \$0 | 34.2 |
| HYDROCHLOROT | 51 | 78 | \$317 | \$2 | \$0.03 | \$0 | 40.4 |
| GABAPENTIN | 52 | 67 | \$174 | \$8 | \$0.12 | \$0 | 32.5 |
| PANTOPRAZOLE | 46 | 64 | \$283 | \$5 | \$0.09 | \$0 | 38.9 |
| SIMVASTATIN | 42 | 61 | \$71 | \$101 | \$1.66 | \$2 | 49.7 |
| METOPROL SUC | 38 | 61 | \$528 | \$80 | \$1.31 | \$2 | 41.8 |
| ONDANSETRON | 57 | 60 | \$312 | \$53 | \$0.88 | \$1 | 4.8 |
| FENOFIBRATE | 39 | 58 | \$2,718 | \$2,080 | \$35.87 | \$53 | 37.2 |
| ALPRAZOLAM | 44 | 58 | \$47 | \$0 | \$0.00 | \$0 | 27.4 |
| OMEGA-3-ACID | 42 | 57 | \$4,158 | \$3,257 | \$57.14 | \$78 | 45.3 |
| Top Drugs Total | N/A | 4,068 | \$54,116 | \$27,839 | \$6.84 | N/A | 28.3 |
| Total All Claims | 2,044 | 8,525 | \$899,277 | \$780,172 | \$91.52 | \$382 | 29.9 |

Source: Aetna Pharmacy Integrated Reports



Aetna Pharmacy Reports



COUNTY OF EL PASO - Plan Sponsor Number 000000089626982

Current Data For Claims Incurred January 01, 2019 - February 28, 2019

Top Drugs Ranked by Total Amount Paid

| Drug Label Name | Number of Utilizing Members | Number of Claims | Calculated Ingredient Cost | Paid Amount | Average Paid Amount per Claim | Paid Amount per Utilizing Member | Average Days Supply |
|----------------------------------|-----------------------------|------------------|----------------------------|-------------|-------------------------------|----------------------------------|---------------------|
| HUMIRA PEN ^ | 3 | 6 | \$53,645 | \$47,336 | \$7,889 | \$15,779 | 28.0 |
| VICTOZA | 17 | 25 | \$27,620 | \$26,816 | \$1,073 | \$1,577 | 44.4 |
| XELJANZ XR ^ | 4 | 7 | \$32,157 | \$25,355 | \$3,622 | \$6,339 | 30.0 |
| TRULICITY | 15 | 24 | \$25,459 | \$24,720 | \$1,030 | \$1,648 | 42.9 |
| COPAXONE ^ | 2 | 4 | \$24,494 | \$24,374 | \$6,094 | \$12,187 | 28.0 |
| TALTZ ^ | 1 | 1 | \$21,431 | \$21,401 | \$21,401 | \$21,401 | 84.0 |
| BENLYSTA ^ | 3 | 5 | \$19,046 | \$18,826 | \$3,765 | \$6,275 | 28.0 |
| JANUVIA | 23 | 33 | \$19,732 | \$18,765 | \$569 | \$816 | 40.9 |
| AFINITOR ^ | 1 | 1 | \$16,492 | \$16,494 | \$16,494 | \$16,494 | 28.0 |
| JARDIANCE | 16 | 25 | \$16,754 | \$15,951 | \$638 | \$997 | 42.0 |
| REBIF ^ | 1 | 2 | \$15,976 | \$15,916 | \$7,958 | \$15,916 | 28.0 |
| JANUMET | 21 | 31 | \$16,922 | \$15,912 | \$513 | \$758 | 39.7 |
| ABSORICA | 6 | 10 | \$15,254 | \$14,817 | \$1,482 | \$2,469 | 30.0 |
| AVONEX PEN ^ | 1 | 2 | \$14,544 | \$14,464 | \$7,232 | \$14,464 | 28.0 |
| FENOPROFEN | 5 | 8 | \$13,977 | \$13,863 | \$1,733 | \$2,773 | 28.1 |
| DUEXIS | 5 | 6 | \$13,027 | \$12,776 | \$2,129 | \$2,555 | 30.0 |
| LEVEMIR | 17 | 23 | \$13,357 | \$12,589 | \$547 | \$741 | 38.4 |
| TRIUMEQ | 2 | 5 | \$14,216 | \$11,301 | \$2,260 | \$5,650 | 30.0 |
| JANUMET XR | 12 | 20 | \$11,219 | \$10,493 | \$525 | \$874 | 42.0 |
| VASCEPA | 21 | 29 | \$11,314 | \$10,404 | \$359 | \$495 | 40.3 |
| TRESIBA FLEX | 12 | 18 | \$10,466 | \$9,823 | \$546 | \$819 | 38.1 |
| FARXIGA | 11 | 17 | \$9,896 | \$9,408 | \$553 | \$855 | 36.2 |
| XOLAIR ^ | 2 | 4 | \$9,111 | \$8,941 | \$2,235 | \$4,471 | 28.0 |
| TADALAFIL | 24 | 36 | \$9,535 | \$8,668 | \$241 | \$361 | 22.4 |
| LYRICA | 12 | 18 | \$9,042 | \$8,570 | \$476 | \$714 | 33.3 |
| ATRIPLA | 1 | 1 | \$7,414 | \$7,354 | \$7,354 | \$7,354 | 90.0 |
| OSELTAMIVIR | 119 | 120 | \$11,092 | \$6,952 | \$58 | \$58 | 5.5 |
| NOVOLOG MIX | 3 | 4 | \$7,018 | \$6,930 | \$1,733 | \$2,310 | 61.3 |
| TEMOZOLOMIDE | 1 | 1 | \$6,826 | \$6,817 | \$6,817 | \$6,817 | 30.0 |
| ROSUVASTATIN | 74 | 116 | \$8,336 | \$6,725 | \$58 | \$91 | 40.6 |
| Top 30 Drugs Total | N/A | 602 | 485,370 | \$452,759 | \$752 | N/A | 31.4 |
| Total All Claims | 2,044 | 8,525 | 899,277 | \$780,172 | \$92 | \$382 | 29.9 |
| ^Top Specialty Drug Total | 17 | 32 | \$206,896 | \$193,107 | \$6,035 | \$11,359 | 34.4 |

Top Specialty Drugs as percent of total YTD is: **24.8%**

Source: Aetna Pharmacy Integrated Reports

Thank you.



SAMPLE COMPLIANCE BULLETIN



Employee Benefits Compliance Alert



January 23, 2017

President Trump Executive Order Regarding the ACA Mostly Symbolic

Executive Summary

President Trump issued his first [Executive Order](#) on Friday, January 20, 2017, just hours after his inauguration. The Order reiterates the Administration’s objective to seek the repeal of the ACA and sets broad policy direction to federal agencies with respect to the ACA. Specifically, it directs the Department of Health and Human Services and other agencies involved in administering the ACA “to the maximum extent permitted by law” to:

- Exercise all authority and discretion available to them to waive, defer, grant exemptions from, or delay the implementation of any provision or requirement of the Act that would impose a fiscal burden on any State or a cost, fee, tax, penalty, or regulatory burden on individuals, families, healthcare providers, health insurers, patients, recipients of healthcare services, purchasers of health insurance, or makers of medical devices, products, or medications; and
- Encourage the development of a free and open market in interstate commerce for the offering of healthcare services and health insurance...

This Executive Order reminds the departments and agencies that “to the extent that carrying out the directives in this order would require revision of regulations issued through notice-and-comment rulemaking,” which would generally be the case; they must comply with the Administrative Procedures Act and other applicable statutes. This Executive Order does not affect the authority of the executive departments and agencies or the role of the Office of Management and Budget (which plays a major role in rulemaking) and is subject to appropriations.

Executive orders, presidential memoranda, and proclamations, such as those signed on Friday by President Trump, are used extensively by Presidents to achieve policy goals, set uniform standards for managing the executive branch, or outline a policy view intended to influence the behavior of private citizens. The U.S. Constitution does not define these presidential instruments and does not explicitly vest the President with the authority to issue them. Nonetheless, such orders are accepted as an inherent aspect of presidential power. Moreover, if they are based on appropriate authority, they have the force and effect of law.



Finally, it states: This order is not intended to, and does not, create any right or benefit, substantive or procedural, enforceable at law or in equity by any party against the United States, its departments, agencies, or entities, its officers, employees, or agents, or any other person.

What Should an Employer Do Now?

At this point, nothing has changed.

The ACA remains law and compliance with the law is required. Specific repeal and replace actions are not likely to begin until after Thomas Price, nominee to become the Secretary of the Department of Health and Human Services, Steven Mnuchin nominee to become the Secretary of Treasury, and Andrew Puzder, nominee to become the Secretary of Labor, are confirmed. Changing the underlying law would require Congress to act, and the agencies to issue new regulations that follow a legally established process that requires public notice and an opportunity for interested parties to comment on the administration's changes. **Therefore, it is imperative that employers continue to fulfill obligations set forth in the ACA, including the employer mandate and reporting responsibilities under ACA Sections 6055 and 6056.**

Congressional committees tasked with creating legislation to repeal and replace the ACA have started the process that would allow them to use a legislative procedural technique, called "reconciliation," to accomplish the repeal to the extent allowed under the reconciliation process (i.e. budgetary related items). Reconciliation allows for a simple majority vote to eliminate taxes and spending, including new taxes created to fund the ACA, such as those on medical devices, subsidies to buy health insurance, penalties for not having insurance and Medicaid expansion. This action would seriously impact the financial foundation of the ACA.

The committees — House Energy and Commerce, House Ways and Means, Senate Finance and Senate Health, Education, Labor and Pensions — are planning the next steps for achieving that goal. The panels will have to handle doubts by some GOP senators about repealing the law without an immediate replacement and ease insurance carrier fears that such an approach could create uncertainty in the Health Insurance Marketplaces. The House Energy and Commerce Committee is scheduled to meet Tuesday to hold an organizational meeting that will fill out subcommittees and adopt rules.

Next Steps

To reiterate, employers should stay the course and continue to fulfill obligations set forth in the ACA, including the employer mandate and reporting responsibilities under ACA Sections 6055 and 6056. As more developments unfold, we will provide an update.



Full Text of President Trump’s Executive Order

Minimizing the Economic Burden of the Patient Protection and Affordable Care Act Pending Repeal

By the authority vested in me as President by the Constitution and the laws of the United States of America, it is hereby ordered as follows:

Section 1. It is the policy of my Administration to seek the prompt repeal of the Patient Protection and Affordable Care Act (Public Law 111-148), as amended (the "Act"). In the meantime, pending such repeal, it is imperative for the executive branch to ensure that the law is being efficiently implemented, take all actions consistent with law to minimize the unwarranted economic and regulatory burdens of the Act, and prepare to afford the States more flexibility and control to create a more free and open healthcare market.

Sec. 2. To the maximum extent permitted by law, the Secretary of Health and Human Services (Secretary) and the heads of all other executive departments and agencies (agencies) with authorities and responsibilities under the Act shall exercise all authority and discretion available to them to waive, defer, grant exemptions from, or delay the implementation of any provision or requirement of the Act that would impose a fiscal burden on any State or a cost, fee, tax, penalty, or regulatory burden on individuals, families, healthcare providers, health insurers, patients, recipients of healthcare services, purchasers of health insurance, or makers of medical devices, products, or medications.

Sec. 3. To the maximum extent permitted by law, the Secretary and the heads of all other executive departments and agencies with authorities and responsibilities under the Act, shall exercise all authority and discretion available to them to provide greater flexibility to States and cooperate with them in implementing healthcare programs.

Sec. 4. To the maximum extent permitted by law, the head of each department or agency with responsibilities relating to healthcare or health insurance shall encourage the development of a free and open market in interstate commerce for the offering of healthcare services and health insurance, with the goal of achieving and preserving maximum options for patients and consumers.

Sec. 5. To the extent that carrying out the directives in this order would require revision of regulations issued through notice-and-comment rulemaking, the heads of agencies shall comply with the Administrative Procedure Act and other applicable statutes in considering or promulgating such regulatory revisions.

Sec. 6. (a) Nothing in this order shall be construed to impair or otherwise affect:

- (i) the authority granted by law to an executive department or agency, or the head thereof; or



- (ii) the functions of the Director of the Office of Management and Budget relating to budgetary, administrative, or legislative proposals.
- (a) This order shall be implemented consistent with applicable law and subject to the availability of appropriations.
- (b) This order is not intended to, and does not, create any right or benefit, substantive or procedural, enforceable at law or in equity by any party against the United States, its departments, agencies, or entities, its officers, employees, or agents, or any other person.

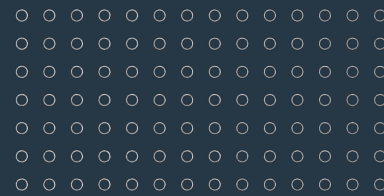
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Employee Benefits Compliance Alert



March 7, 2017

Republican ACA-Repeal Efforts Gain Steam

Executive Summary

Republican efforts to repeal the *Affordable Care Act* advanced in the House yesterday (March 6, 2017) as GOP leadership officially unveiled its newest proposal. Although that proposal could be voted on at the committee level as early as this week, much work remains and a definitive pronouncement of what would be included in the final legislation is still unavailable. The speed of this process is a concern from critics and supporters alike. Some ACA-opponents complain that, given President Trump's promises, ACA-repeal has not materialized quickly enough, while others note that the GOP is attempting to revamp a law within a two month period that took Democrats more than two years to develop and six years to implement.

The Republican proposal ultimately relies on the budget reconciliation process, which only requires a bare Senate majority of 51, for enactment.

Early Details

ACA Mandates (Employer and Individual):

A central provision of the repeal proposal would convert the ACA's employer mandate penalties from current monetary levels to zero dollars retroactive to January 1, 2016. Changing the penalty liability to zero has the effect of eliminating the employer mandate even though the underlying ACA requirement technically stays in place. The individual penalty is similarly zeroed out, but there are new burdens and potential financial exposure that could attach to anyone choosing to remain uninsured.

Tax Exclusion:

Many employers will be relieved to note that the proposal (for now) does *not* include changes to the tax exclusion for employer-provided plans. (See our recent HUB International Client Bulletin, linked below.) Having noted that, many analysts caution that the exclusion topic may resurface at any time given revenue considerations.

Cadillac Tax:

Also noteworthy on the revenue front is a provision further postponing the Cadillac Tax from 2020 to 2025. No threshold adjustments have been included in the proposal and so expect most group health plans to be subject to the excise tax in 2025.



Other Key Elements

Tax credits for health coverage purchases:

Creates new tax credits for payment of health coverage that is reduced by 10% for individuals with incomes above \$75,000 and households earning more than \$150,000, if the individual does not have access to employer-sponsored coverage. Access to tax credits is phased out at higher income levels. The proposed refundable tax credits would be based on an individual's age rather than household income as described below:

- \$2,000 in the case of an individual who has not attained age 30 as of the beginning of such taxable year,
- \$2,500 in the case of an individual who has attained age 30 but who has not attained age 40 as of such time,
- \$3,000 in the case of an individual who has attained age 40 but who has not attained age 50 as of such time,
- \$3,500 in the case of an individual who has attained age 50 but who has not attained age 60 as of such time, and
- \$4,000 in the case of an individual who has attained age 60 as of such time.

The maximum allowable refundable tax credit cannot exceed \$14,000 per year for any taxpayer. Advanced tax credits are available to low-income individuals to purchase coverage from an Exchange until January 1, 2020, with some amendments.

Medicaid changes:

ACA's Medicaid expansion would cap federal financial commitments. States would be subject to "block grants" (capped payment) based on Medicaid enrollment.

ACA Reporting obligations:

Employer reporting (e.g. Form 1094/1095) requirements will linger as tax credits hinge on access to offers of employer health coverage. Industry experts suggest that reporting could be simplified through regulatory procedures.

Amendments to health savings accounts (HSAs):

Effective January 1, 2018, contributions to HSA accounts will not be based on the IRS statutory limits, but rather on the underlying HDHPs' deductible and out-of-pocket limits.

Repeal of certain ACA taxes:

The following caps and taxes are repealed as of the dates described below.

- Effective January 1, 2020 - PCORI, Health Insurance Tax, Exchange surcharge in small group coverage.
- Effective January 1, 2018 - Medical device manufacturer tax.
- Effective January 1, 2018 - Deductibility of health expenses decreases from 10% to 7.5%.

- Effective January 1, 2018 - HSA excise tax penalty will revert to 10% from 20% for non-qualified distributions.
- Effective January 1, 2018 - Repeals annual limits on health FSAs, hospital tax, tanning salon tax, Medicare tax for high-income earners, and the restriction from reimbursing over-the-counter medications from an HSA, or health FSA.

HUB International is carefully monitoring developments of this very fluid situation and will communicate further as necessary to keep our clients informed. Meanwhile we ask that you contact your HUB advisor should you have specific questions.

Helpful Links

[Republican Proposal](#)

[Client Bulletin: Congress Weighs Eliminating Tax Exclusion for Employment-based Health Benefits](#)

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CARRIER APPOINTMENTS

HUB International

Randy McGraw

Texas Department of Insurance
Insurance Licensing Search and Renewal

Appointments

HUB INTERNATIONAL TEXAS, INC.

| Company | Active |
|--|------------|
| ACADIA INSURANCE COMPANY | 03/25/2010 |
| ACCESS INSURANCE COMPANY | 11/09/1989 |
| ACCIDENT FUND GENERAL INSURANCE COMPANY | 08/12/2014 |
| ACCIDENT FUND INSURANCE COMPANY OF AMERICA | 09/09/2011 |
| ACCIDENT FUND NATIONAL INSURANCE COMPANY | 08/12/2014 |
| ACE AMERICAN INSURANCE COMPANY | 04/24/2012 |
| ACE AMERICAN INSURANCE COMPANY | 09/29/1986 |
| ACE FIRE UNDERWRITERS INSURANCE COMPANY | 11/10/1998 |
| ACE PROPERTY AND CASUALTY INSURANCE COMPANY | 06/15/2007 |
| ACE PROPERTY AND CASUALTY INSURANCE COMPANY | 09/14/2012 |
| AETNA DENTAL INC. | 05/03/2012 |
| AETNA HEALTH INC. | 05/03/2012 |
| AETNA HEALTH INSURANCE COMPANY | 05/03/2012 |
| AETNA LIFE INSURANCE COMPANY | 05/03/2012 |
| AGCS MARINE INSURANCE COMPANY | 08/20/2015 |
| AIG ASSURANCE COMPANY | 03/29/1999 |
| AIG PROPERTY CASUALTY COMPANY | 03/29/1999 |
| AIU INSURANCE COMPANY | 06/21/1988 |
| ALL AMERICA INSURANCE COMPANY | 09/26/2008 |
| ALL SAVERS INSURANCE COMPANY | 06/27/2013 |
| ALLEGHENY CASUALTY COMPANY | 07/17/2014 |
| ALLIED INSURANCE COMPANY OF AMERICA | 08/27/2015 |
| ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY | 07/22/2010 |
| ALLMERICA FINANCIAL ALLIANCE INSURANCE COMPANY | 01/05/2008 |
| ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY | 01/05/2008 |
| ALPHA DENTAL PROGRAMS, INC. | 03/30/2013 |

| | |
|---|------------|
| AMCO INSURANCE COMPANY | 07/22/2010 |
| AMERICA FIRST INSURANCE COMPANY | 02/23/2005 |
| AMERICA FIRST LLOYD'S INSURANCE COMPANY | 02/23/2005 |
| AMERICAN ALTERNATIVE INSURANCE CORPORATION | 09/03/2003 |
| AMERICAN AUTOMOBILE INSURANCE COMPANY | 11/10/2010 |
| AMERICAN CASUALTY COMPANY OF READING, PENNSYLVANIA | 12/10/1985 |
| AMERICAN COMPENSATION INSURANCE COMPANY | 05/09/2016 |
| AMERICAN ECONOMY INSURANCE COMPANY | 07/17/1998 |
| AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS | 06/14/2012 |
| AMERICAN FIDELITY ASSURANCE COMPANY | 02/06/2019 |
| AMERICAN FIRE AND CASUALTY COMPANY | 10/14/2008 |
| AMERICAN GENERAL LIFE INSURANCE COMPANY | 01/13/2015 |
| AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY | 04/15/1991 |
| AMERICAN HERITAGE LIFE INSURANCE COMPANY | 03/15/2013 |
| AMERICAN HOME ASSURANCE COMPANY | 03/29/1999 |
| AMERICAN INSURANCE COMPANY, THE | 06/27/1988 |
| AMERICAN INTERSTATE INSURANCE COMPANY | 06/13/1997 |
| AMERICAN INTERSTATE INSURANCE COMPANY OF TEXAS | 02/07/2005 |
| AMERICAN MODERN HOME INSURANCE COMPANY | 04/19/2001 |
| AMERICAN MODERN LLOYD'S INSURANCE COMPANY | 04/19/2001 |
| AMERICAN MODERN PROPERTY AND CASUALTY INSURANCE COMPANY | 02/13/2018 |
| AMERICAN NATIONAL INSURANCE COMPANY | 11/06/2012 |
| AMERICAN PET INSURANCE COMPANY | 10/29/2018 |
| AMERICAN RELIABLE INSURANCE COMPANY | 03/18/2016 |
| AMERICAN STATES INSURANCE COMPANY | 07/17/1998 |
| AMERICAN STATES INSURANCE COMPANY OF TEXAS | 07/17/1998 |
| AMERICAN STATES LLOYDS INSURANCE COMPANY | 07/17/1998 |
| AMERICAN UNITED LIFE INSURANCE COMPANY | 08/14/2013 |
| AMERICAN ZURICH INSURANCE COMPANY | 04/15/1991 |
| AMERISURE INSURANCE COMPANY | 02/26/1987 |
| AMERISURE MUTUAL INSURANCE COMPANY | 02/26/1987 |
| AMERISURE PARTNERS INSURANCE COMPANY | 05/17/2010 |
| AMERITAS LIFE INSURANCE CORP. | 04/20/2012 |
| AMTRUST INSURANCE COMPANY OF KANSAS, INC. | 08/09/2006 |

| | |
|--|------------|
| ARCH INDEMNITY INSURANCE COMPANY | 05/12/2015 |
| ARCH INSURANCE COMPANY | 02/27/2008 |
| ARGONAUT GREAT CENTRAL INSURANCE COMPANY | 05/31/2001 |
| ARGONAUT INSURANCE COMPANY | 06/18/2004 |
| ARGONAUT-MIDWEST INSURANCE COMPANY | 05/31/2001 |
| ARGONAUT-SOUTHWEST INSURANCE COMPANY | 05/31/2001 |
| ASPEN AMERICAN INSURANCE COMPANY | 08/26/2016 |
| ASSOCIATED INDEMNITY CORPORATION | 06/27/1988 |
| ASSURITY LIFE INSURANCE COMPANY | 11/20/2018 |
| ATLANTIC SPECIALTY INSURANCE COMPANY | 03/27/2014 |
| AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT, THE | 02/24/1986 |
| AXA EQUITABLE LIFE INSURANCE COMPANY | 11/27/2018 |
| AXIS INSURANCE COMPANY | 08/29/2008 |
| BANKERS STANDARD INSURANCE COMPANY | 10/26/2008 |
| BANNER LIFE INSURANCE COMPANY | 08/07/2012 |
| BCS INSURANCE COMPANY | 08/12/2013 |
| BCS INSURANCE COMPANY | 11/06/2015 |
| BEAZLEY INSURANCE COMPANY, INC. | 02/01/2010 |
| BEAZLEY INSURANCE COMPANY, INC. | 11/29/2018 |
| BERKLEY INSURANCE COMPANY | 05/24/2010 |
| BERKLEY NATIONAL INSURANCE COMPANY | 12/19/2011 |
| BERKLEY REGIONAL INSURANCE COMPANY | 12/19/2011 |
| BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY | 10/30/2015 |
| BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA | 09/13/2012 |
| BITCO GENERAL INSURANCE CORPORATION | 10/22/2003 |
| BITCO NATIONAL INSURANCE COMPANY | 10/22/2003 |
| BLOCK VISION OF TEXAS, INC. | 02/05/2013 |
| BLOOMINGTON COMPENSATION INSURANCE COMPANY | 05/09/2016 |
| BLUE CROSS AND BLUE SHIELD OF TEXAS, A DIVISION OF HEALTH CARE SERVICE CORPORATION | 04/27/2012 |
| BOSTON MUTUAL LIFE INSURANCE COMPANY | 07/06/2012 |
| BRIDGEFIELD CASUALTY INSURANCE COMPANY | 01/06/2016 |
| BRIGHTHOUSE LIFE INSURANCE COMPANY | 11/27/2018 |
| CAPITOL INDEMNITY CORPORATION | 07/25/2014 |

| | |
|--|------------|
| CAROLINA CASUALTY INSURANCE COMPANY | 07/14/2009 |
| CATLIN INDEMNITY COMPANY | 10/24/2014 |
| CATLIN INSURANCE COMPANY, INC. | 07/12/2011 |
| CENTRAL MUTUAL INSURANCE COMPANY | 09/26/2008 |
| CHARTER OAK FIRE INSURANCE COMPANY, THE | 12/20/1989 |
| CHUBB INDEMNITY INSURANCE COMPANY | 01/09/2001 |
| CHUBB LLOYDS INSURANCE COMPANY OF TEXAS | 09/09/1987 |
| CHUBB NATIONAL INSURANCE COMPANY | 01/24/2008 |
| CIGNA DENTAL HEALTH OF TEXAS, INC. | 05/30/2012 |
| CIGNA HEALTH AND LIFE INSURANCE COMPANY | 05/30/2012 |
| CIGNA HEALTHCARE OF TEXAS, INC. | 05/30/2012 |
| CINCINNATI CASUALTY COMPANY, THE | 05/16/2017 |
| CINCINNATI INDEMNITY COMPANY, THE | 05/16/2017 |
| CINCINNATI INSURANCE COMPANY, THE | 05/16/2017 |
| CINCINNATI LIFE INSURANCE COMPANY, THE | 04/02/2013 |
| COLONIAL AMERICAN CASUALTY AND SURETY COMPANY | 12/30/2003 |
| COLONIAL COUNTY MUTUAL INSURANCE COMPANY | 07/22/2010 |
| COLONIAL LIFE AND ACCIDENT INSURANCE COMPANY | 08/06/2012 |
| COMBINED INSURANCE COMPANY OF AMERICA | 07/22/2014 |
| COMMERCE AND INDUSTRY INSURANCE COMPANY | 03/29/1999 |
| COMMERCIAL CASUALTY INSURANCE COMPANY | 03/13/2001 |
| COMPANION LIFE INSURANCE COMPANY | 10/14/2014 |
| CONSTITUTION INSURANCE COMPANY | 05/07/2001 |
| CONSUMERS COUNTY MUTUAL INSURANCE COMPANY | 03/10/1997 |
| CONTINENTAL AMERICAN INSURANCE COMPANY | 05/29/2014 |
| CONTINENTAL CASUALTY COMPANY | 10/26/1993 |
| CONTINENTAL INSURANCE COMPANY, THE | 12/21/1992 |
| CONTINENTAL WESTERN INSURANCE COMPANY | 03/25/2010 |
| CONTRACTORS BONDING AND INSURANCE COMPANY | 08/27/2014 |
| CRESTBROOK INSURANCE COMPANY | 08/31/2015 |
| CRUM & FORSTER INDEMNITY COMPANY | 06/13/2001 |
| DEARBORN NATIONAL LIFE INSURANCE COMPANY | 04/27/2012 |
| DELTA DENTAL INSURANCE COMPANY | 03/30/2013 |
| DELTA LLOYDS INSURANCE COMPANY OF HOUSTON, TEXAS | 12/30/1985 |

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| DEPOSITORS INSURANCE COMPANY | 07/22/2010 |
| DEVELOPERS SURETY AND INDEMNITY COMPANY | 08/15/2007 |
| DIAMOND STATE INSURANCE COMPANY | 03/18/2016 |
| DOCTORS' COMPANY, AN INTERINSURANCE EXCHANGE, THE | 06/28/2011 |
| EMCASCO INSURANCE COMPANY | 06/10/1991 |
| EMPIRE FIRE AND MARINE INSURANCE COMPANY | 07/13/2004 |
| EMPLOYERS ASSURANCE COMPANY | 11/10/2011 |
| EMPLOYERS COMPENSATION INSURANCE COMPANY | 11/10/2011 |
| EMPLOYERS INSURANCE COMPANY OF WAUSAU | 03/03/2009 |
| EMPLOYERS MUTUAL CASUALTY COMPANY | 06/10/1991 |
| EMPLOYERS PREFERRED INSURANCE COMPANY | 11/10/2011 |
| ENCOMPASS HOME AND AUTO INSURANCE COMPANY | 11/12/2009 |
| ENCOMPASS INDEMNITY COMPANY | 03/19/2006 |
| ENCOMPASS INDEPENDENT INSURANCE COMPANY | 11/12/2009 |
| ENCOMPASS INSURANCE COMPANY OF AMERICA | 11/12/2009 |
| ENCOMPASS PROPERTY AND CASUALTY COMPANY | 11/12/2009 |
| EVEREST DENALI INSURANCE COMPANY | 10/02/2017 |
| EVEREST NATIONAL INSURANCE COMPANY | 10/02/2017 |
| EVEREST PREMIER INSURANCE COMPANY | 10/02/2017 |
| EXECUTIVE RISK INDEMNITY INC. | 11/07/2000 |
| FARMINGTON CASUALTY COMPANY | 09/07/1989 |
| FCCI INSURANCE COMPANY | 04/17/2014 |
| FEDERAL INSURANCE COMPANY | 08/02/2013 |
| FEDERAL INSURANCE COMPANY | 09/09/1987 |
| FIDELITY AND DEPOSIT COMPANY OF MARYLAND | 12/30/2003 |
| FIDELITY AND GUARANTY INSURANCE UNDERWRITERS, INC. | 05/31/2000 |
| FIDELITY SECURITY LIFE INSURANCE COMPANY | 05/11/2012 |
| FIREMAN'S FUND INSURANCE COMPANY | 06/27/1988 |
| FIREMEN'S INSURANCE COMPANY OF WASHINGTON, D.C. | 03/25/2010 |
| FIRST LIBERTY INSURANCE CORPORATION, THE | 03/03/2009 |
| FIRST NATIONAL INSURANCE COMPANY OF AMERICA | 10/31/1990 |
| FIRST NONPROFIT INSURANCE COMPANY | 11/07/2018 |
| FOREMOST COUNTY MUTUAL INSURANCE COMPANY | 05/01/1991 |

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| FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN | 05/01/1991 |
| FOREMOST LLOYDS OF TEXAS | 08/08/2000 |
| FREESTONE INSURANCE COMPANY | 02/01/2006 |
| FREMONT INDEMNITY COMPANY | 06/27/1995 |
| GENERAL INSURANCE COMPANY OF AMERICA | 11/13/1992 |
| GENWORTH LIFE INSURANCE COMPANY | 02/13/2013 |
| GERBER LIFE INSURANCE COMPANY | 03/14/2013 |
| GERMAN-AMERICAN FARM MUTUAL | 10/09/2013 |
| GRANITE STATE INSURANCE COMPANY | 06/21/1988 |
| GREAT AMERICAN ALLIANCE INSURANCE COMPANY | 11/14/2012 |
| GREAT AMERICAN ASSURANCE COMPANY | 12/20/2012 |
| GREAT AMERICAN INSURANCE COMPANY | 09/30/1985 |
| GREAT AMERICAN INSURANCE COMPANY OF NEW YORK | 10/17/1994 |
| GREAT DIVIDE INSURANCE COMPANY | 11/10/2006 |
| GREAT NORTHERN INSURANCE COMPANY | 04/05/1993 |
| GREAT NORTHERN INSURANCE COMPANY | 12/06/2013 |
| GREENWICH INSURANCE COMPANY | 02/08/2013 |
| GUARANTEE COMPANY OF NORTH AMERICA USA, THE | 12/23/2003 |
| GUARDIAN INSURANCE & ANNUITY COMPANY, INC., THE | 09/13/2012 |
| GUARDIAN LIFE INSURANCE COMPANY OF AMERICA, THE | 09/13/2012 |
| HANOVER AMERICAN INSURANCE COMPANY, THE | 04/18/2006 |
| HANOVER CASUALTY COMPANY, THE | 04/18/2006 |
| HANOVER INSURANCE COMPANY, THE | 04/18/2006 |
| HARLEYSVILLE INSURANCE COMPANY | 08/18/2014 |
| HARTFORD ACCIDENT AND INDEMNITY COMPANY | 11/13/2014 |
| HARTFORD CASUALTY INSURANCE COMPANY | 11/10/2014 |
| HARTFORD FIRE INSURANCE COMPANY | 11/06/2014 |
| HARTFORD INSURANCE COMPANY OF THE MIDWEST | 03/17/2015 |
| HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY | 11/16/2012 |
| HARTFORD LLOYD'S INSURANCE COMPANY | 01/25/2019 |
| HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY, THE | 03/11/2011 |
| HARTFORD UNDERWRITERS INSURANCE COMPANY | 12/04/2014 |
| HCC LIFE INSURANCE COMPANY | 11/20/2018 |
| HIGHLANDS INSURANCE COMPANY | 04/03/1989 |

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| HM LIFE INSURANCE COMPANY | 10/25/2012 |
| HOME INSURANCE COMPANY, THE | 07/25/1989 |
| HOME STATE COUNTY MUTUAL INSURANCE COMPANY | 03/20/2000 |
| HUMANA BENEFIT PLAN OF ILLINOIS, INC. | 09/06/2018 |
| HUMANA HEALTH PLAN, INC. | 09/29/2016 |
| HUMANADENTAL INSURANCE COMPANY | 01/17/2013 |
| ILLINOIS NATIONAL INSURANCE CO. | 06/21/1988 |
| IMPERIAL FIRE AND CASUALTY INSURANCE COMPANY | 09/28/2015 |
| INDEMNITY INSURANCE COMPANY OF NORTH AMERICA | 04/06/1999 |
| INDEPENDENCE AMERICAN INSURANCE COMPANY | 07/24/2014 |
| INSURANCE COMPANY OF SCOTT AND WHITE | 07/24/2014 |
| INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA, THE | 03/29/1999 |
| INSURANCE COMPANY OF THE WEST | 11/24/2014 |
| INSURORS INDEMNITY COMPANY | 05/17/2005 |
| INTEGON INDEMNITY CORPORATION | 11/11/2015 |
| INTEGON NATIONAL INSURANCE COMPANY | 05/06/2014 |
| INTERNATIONAL FIDELITY INSURANCE COMPANY | 08/11/2007 |
| JEFFERSON INSURANCE COMPANY | 08/12/2013 |
| KEMPER INDEPENDENCE INSURANCE COMPANY | 09/10/2015 |
| LANCER INSURANCE COMPANY | 01/27/1986 |
| LEXON INSURANCE COMPANY | 06/20/2016 |
| LIBERTY COUNTY MUTUAL INSURANCE COMPANY | 12/14/2015 |
| LIBERTY INSURANCE CORPORATION | 03/25/2005 |
| LIBERTY INSURANCE UNDERWRITERS INC. | 05/25/2011 |
| LIBERTY MUTUAL FIRE INSURANCE COMPANY | 09/23/2004 |
| LIBERTY MUTUAL INSURANCE COMPANY | 03/25/2005 |
| LIFE INSURANCE COMPANY OF NORTH AMERICA | 05/31/2012 |
| LINCOLN NATIONAL LIFE INSURANCE COMPANY, THE | 07/16/2012 |
| LM INSURANCE CORPORATION | 12/18/2008 |
| LUBA CASUALTY INSURANCE COMPANY | 10/08/2015 |
| LUBA INDEMNITY INSURANCE COMPANY | 05/24/2017 |
| MANAGED DENTALGUARD, INC. | 09/13/2012 |
| MARKEL INSURANCE COMPANY | 03/12/2014 |

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| MARKEL INSURANCE COMPANY | 11/14/2011 |
| MASSACHUSETTS BAY INSURANCE COMPANY | 04/18/2006 |
| MEDICAL PROTECTIVE COMPANY, THE | 05/06/2016 |
| MEMORIAL HERMANN HEALTH INSURANCE COMPANY | 04/12/2017 |
| MEMORIAL HERMANN HEALTH PLAN, INC. | 04/12/2017 |
| MERCHANTS BONDING COMPANY (MUTUAL) | 07/26/1991 |
| MERCHANTS NATIONAL BONDING, INC. | 09/13/2005 |
| MERIDIAN SECURITY INSURANCE COMPANY | 02/27/2010 |
| METROPOLITAN LIFE INSURANCE COMPANY | 05/07/2012 |
| MIC GENERAL INSURANCE CORPORATION | 06/01/2017 |
| MID-CONTINENT ASSURANCE COMPANY | 12/05/2012 |
| MID-CONTINENT CASUALTY COMPANY | 12/05/2012 |
| MIDVALE INDEMNITY COMPANY | 07/05/2000 |
| MIDWEST EMPLOYERS CASUALTY COMPANY | 02/08/2008 |
| MILFORD CASUALTY INSURANCE COMPANY | 12/05/2008 |
| MITSUMI SUMITOMO INSURANCE COMPANY OF AMERICA | 01/28/2019 |
| MITSUMI SUMITOMO INSURANCE USA INC. | 01/28/2019 |
| MONY LIFE INSURANCE COMPANY OF AMERICA | 11/27/2018 |
| MOUNTAIN STATES INDEMNITY COMPANY | 03/23/2015 |
| NATIONAL FIRE INSURANCE COMPANY OF HARTFORD | 10/26/1993 |
| NATIONAL GUARDIAN LIFE INSURANCE COMPANY | 06/06/2012 |
| NATIONAL HEALTH INSURANCE COMPANY | 05/12/2017 |
| NATIONAL LLOYDS INSURANCE COMPANY | 01/29/1988 |
| NATIONAL PACIFIC DENTAL, INC. | 05/03/2012 |
| NATIONAL SURETY CORPORATION | 06/27/1988 |
| NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA. | 08/15/1986 |
| NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA. | 10/23/2012 |
| NATIONWIDE AGRIBUSINESS INSURANCE COMPANY | 07/22/2010 |
| NATIONWIDE MUTUAL FIRE INSURANCE COMPANY | 11/25/2015 |
| NATIONWIDE MUTUAL INSURANCE COMPANY | 08/25/2016 |
| NAVIGATORS INSURANCE COMPANY | 02/12/2003 |
| NETHERLANDS INSURANCE COMPANY, THE | 02/23/2005 |
| NEW HAMPSHIRE INSURANCE COMPANY | 01/28/1991 |
| NEW YORK MARINE AND GENERAL INSURANCE COMPANY | 09/30/2014 |

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| NEWARK INSURANCE COMPANY | 07/31/1987 |
| NORCAL MUTUAL INSURANCE COMPANY | 12/29/2017 |
| NORTH AMERICAN ELITE INSURANCE COMPANY | 02/06/2018 |
| NORTH AMERICAN SPECIALTY INSURANCE COMPANY | 11/10/1993 |
| NORTH RIVER INSURANCE COMPANY, THE | 12/23/1994 |
| OAK RIVER INSURANCE COMPANY | 06/15/2016 |
| OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA | 06/15/2018 |
| OHIO CASUALTY INSURANCE COMPANY, THE | 11/09/2007 |
| OHIO SECURITY INSURANCE COMPANY | 10/14/2008 |
| OKLAHOMA SURETY COMPANY | 12/05/2012 |
| OLD REPUBLIC INSURANCE COMPANY | 07/28/1988 |
| OLD REPUBLIC SURETY COMPANY | 05/20/1991 |
| PACIFIC EMPLOYERS INSURANCE COMPANY | 10/26/2008 |
| PACIFIC INDEMNITY COMPANY | 09/09/1987 |
| PACIFICARE LIFE AND HEALTH INSURANCE COMPANY | 05/03/2012 |
| PAN-AMERICAN LIFE INSURANCE COMPANY | 01/22/2013 |
| PEERLESS INDEMNITY INSURANCE COMPANY | 03/29/2006 |
| PEERLESS INSURANCE COMPANY | 02/23/2005 |
| PENN INSURANCE AND ANNUITY COMPANY, THE | 01/24/2019 |
| PENN MUTUAL LIFE INSURANCE COMPANY, THE | 01/24/2019 |
| PHILADELPHIA INDEMNITY INSURANCE COMPANY | 04/24/2009 |
| PHOENIX INSURANCE COMPANY, THE | 12/20/1989 |
| PILLAR INSURANCE COMPANY | 04/20/2018 |
| PLATTE RIVER INSURANCE COMPANY | 07/25/2014 |
| PLAZA INSURANCE COMPANY | 07/06/2017 |
| PRINCIPAL LIFE INSURANCE COMPANY | 01/07/2013 |
| PRINCIPAL NATIONAL LIFE INSURANCE COMPANY | 08/28/2018 |
| PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE | 04/28/2010 |
| PROASSURANCE INDEMNITY COMPANY, INC. | 01/28/2012 |
| PROGRESSIVE CASUALTY INSURANCE COMPANY | 01/29/2011 |
| PROGRESSIVE COUNTY MUTUAL INSURANCE COMPANY | 01/29/2011 |
| PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD | 11/11/2014 |
| PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY | 03/19/2013 |

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| PRUCO LIFE INSURANCE COMPANY | 07/18/2012 |
| PRUDENTIAL INSURANCE COMPANY OF AMERICA, THE | 08/22/2012 |
| PUBLIC SERVICE INSURANCE COMPANY | 08/10/2004 |
| QBE INSURANCE CORPORATION | 12/24/2017 |
| REDWOOD FIRE AND CASUALTY INSURANCE COMPANY | 11/09/2011 |
| RELIANCE STANDARD LIFE INSURANCE COMPANY | 07/13/2012 |
| REPUBLIC LLOYDS | 08/20/2015 |
| REPUBLIC UNDERWRITERS INSURANCE COMPANY | 08/20/2015 |
| RETAILERS CASUALTY INSURANCE COMPANY | 12/15/2017 |
| RLI INSURANCE COMPANY | 07/31/1995 |
| SAFECO INSURANCE COMPANY OF AMERICA | 10/31/1990 |
| SAFECO INSURANCE COMPANY OF ILLINOIS | 03/29/1994 |
| SAFECO INSURANCE COMPANY OF INDIANA | 03/26/2006 |
| SAFECO LLOYDS INSURANCE COMPANY | 10/31/1990 |
| SAFEGUARD HEALTH PLANS, INC. | 08/31/2012 |
| SAFEHEALTH LIFE INSURANCE COMPANY | 08/31/2012 |
| SAFETY FIRST INSURANCE COMPANY | 03/02/2017 |
| SAFETY NATIONAL CASUALTY CORPORATION | 02/22/2016 |
| SAVINGS BANK MUTUAL LIFE INSURANCE COMPANY OF MASSACHUSETTS, THE | 06/09/2014 |
| SCOTT AND WHITE HEALTH PLAN | 07/24/2014 |
| SECURIAN LIFE INSURANCE COMPANY | 09/25/2018 |
| SECURITY NATIONAL INSURANCE COMPANY | 08/09/2006 |
| SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST | 04/14/2008 |
| SENECA INSURANCE COMPANY, INC. | 07/12/2012 |
| SENTINEL INSURANCE COMPANY, LTD. | 11/06/2014 |
| SENTRY CASUALTY COMPANY | 10/22/2008 |
| SENTRY INSURANCE A MUTUAL COMPANY | 03/29/2001 |
| SERVICE LLOYDS INSURANCE COMPANY, A STOCK COMPANY | 09/25/2000 |
| SOMPO AMERICA INSURANCE COMPANY | 07/27/2017 |
| SOUTHERN COUNTY MUTUAL INSURANCE COMPANY | 02/28/2002 |
| SOUTHERN INSURANCE COMPANY | 01/29/2007 |
| SPINNAKER INSURANCE COMPANY | 07/26/2018 |
| ST. PAUL FIRE AND MARINE INSURANCE COMPANY | 05/31/2000 |
| ST. PAUL GUARDIAN INSURANCE COMPANY | 01/06/1993 |

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| ST. PAUL MERCURY INSURANCE COMPANY | 05/31/2000 |
| ST. PAUL PROTECTIVE INSURANCE COMPANY | 09/18/1984 |
| STANDARD FIRE INSURANCE COMPANY, THE | 02/24/1986 |
| STANDARD INSURANCE COMPANY | 11/13/2012 |
| STARMOUNT LIFE INSURANCE COMPANY | 10/20/2014 |
| STARNET INSURANCE COMPANY | 12/19/2011 |
| STARR INDEMNITY & LIABILITY COMPANY | 02/07/2012 |
| STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY | 02/27/2010 |
| STATE AUTOMOBILE MUTUAL INSURANCE COMPANY | 02/27/2010 |
| STATE NATIONAL INSURANCE COMPANY, INC. | 01/17/2019 |
| SUN LIFE ASSURANCE COMPANY OF CANADA | 12/25/2014 |
| SURETEC INSURANCE COMPANY | 07/22/2002 |
| SYMETRA LIFE INSURANCE COMPANY | 09/24/2018 |
| TALCOTT RESOLUTION LIFE INSURANCE COMPANY | 04/30/2012 |
| TECHNOLOGY INSURANCE COMPANY, INC. | 11/07/2018 |
| TEXAS BONDING COMPANY | 02/09/2012 |
| TEXAS HEALTH + AETNA HEALTH INSURANCE COMPANY | 02/27/2018 |
| TEXAS HEALTH + AETNA HEALTH PLAN INC. | 02/27/2018 |
| TEXAS HOSPITAL INSURANCE EXCHANGE | 03/10/1995 |
| TEXAS MUTUAL INSURANCE COMPANY | 05/08/2008 |
| TEXAS SELECT LLOYDS INSURANCE COMPANY | 03/13/2002 |
| TIME INSURANCE COMPANY | 08/10/2012 |
| TOWER HILL PRIME INSURANCE COMPANY | 03/30/2017 |
| TOWER HILL SIGNATURE INSURANCE COMPANY | 03/30/2017 |
| TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY | 03/27/2013 |
| TRANSAMERICA LIFE INSURANCE COMPANY | 05/02/2012 |
| TRANSAMERICA PREMIER LIFE INSURANCE COMPANY | 12/17/2018 |
| TRANSPORTATION INSURANCE COMPANY | 10/26/1993 |
| TRAVELERS CASUALTY AND SURETY COMPANY | 03/05/1985 |
| TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA | 12/28/1990 |
| TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA | 12/17/2005 |
| TRAVELERS COMMERCIAL INSURANCE COMPANY | 12/28/1990 |
| TRAVELERS HOME AND MARINE INSURANCE COMPANY, THE | 06/19/2007 |

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| TRAVELERS INDEMNITY COMPANY OF AMERICA, THE | 12/20/1989 |
| TRAVELERS INDEMNITY COMPANY OF CONNECTICUT, THE | 12/20/1989 |
| TRAVELERS INDEMNITY COMPANY, THE | 12/20/1989 |
| TRAVELERS LLOYDS INSURANCE COMPANY, THE | 12/20/1989 |
| TRAVELERS LLOYDS OF TEXAS INSURANCE COMPANY | 02/24/1986 |
| TRAVELERS PERSONAL INSURANCE COMPANY | 07/11/2018 |
| TRAVELERS PERSONAL SECURITY INSURANCE COMPANY | 10/08/1997 |
| TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA | 12/20/1989 |
| TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY | 10/13/1992 |
| TRI-STATE INSURANCE COMPANY OF MINNESOTA | 07/16/2014 |
| TRINITY UNIVERSAL INSURANCE COMPANY | 08/09/2006 |
| TRITON INSURANCE COMPANY | 10/20/1987 |
| TRUMBULL INSURANCE COMPANY | 11/25/2014 |
| TRUSTMARK LIFE INSURANCE COMPANY | 02/10/2014 |
| TWIN CITY FIRE INSURANCE COMPANY | 11/10/2014 |
| U.S. SPECIALTY INSURANCE COMPANY | 12/12/2016 |
| UNION INSURANCE COMPANY | 03/25/2010 |
| UNION INSURANCE COMPANY OF PROVIDENCE | 06/10/1991 |
| UNION SECURITY INSURANCE COMPANY | 05/07/2013 |
| UNION STANDARD LLOYDS | 06/04/2007 |
| UNITED CONCORDIA DENTAL PLANS OF TEXAS, INC. | 05/02/2012 |
| UNITED CONCORDIA INSURANCE COMPANY | 05/02/2012 |
| UNITED DENTAL CARE OF TEXAS, INC. | 07/25/2012 |
| UNITED STATES FIDELITY AND GUARANTY COMPANY | 05/31/2000 |
| UNITED STATES FIRE INSURANCE COMPANY | 12/23/1994 |
| UNITED STATES LIABILITY INSURANCE COMPANY | 05/31/2012 |
| UNITED WISCONSIN INSURANCE COMPANY | 06/23/2016 |
| UNITED WORLD LIFE INSURANCE COMPANY | 02/21/2019 |
| UNITEDHEALTHCARE BENEFITS OF TEXAS, INC. | 05/03/2012 |
| UNITEDHEALTHCARE INSURANCE COMPANY | 05/03/2012 |
| UNITEDHEALTHCARE OF TEXAS, INC. | 05/03/2012 |
| UNITRIN AUTO AND HOME INSURANCE COMPANY | 09/10/2015 |
| UNITRIN PREFERRED INSURANCE COMPANY | 09/10/2015 |
| UNITRIN SAFEGUARD INSURANCE COMPANY | 09/10/2015 |

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| UNIVERSAL INSURANCE EXCHANGE | 01/19/2007 |
| UNIVERSAL SURETY OF AMERICA | 08/16/1986 |
| UNUM LIFE INSURANCE COMPANY OF AMERICA | 03/19/2013 |
| VALLEY FORGE INSURANCE COMPANY | 10/26/1993 |
| VESTA FIRE INSURANCE CORPORATION | 12/06/1988 |
| VIGILANT INSURANCE COMPANY | 09/09/1987 |
| VISION SERVICE PLAN INSURANCE COMPANY | 02/20/2013 |
| WASHINGTON INTERNATIONAL INSURANCE COMPANY | 01/02/2008 |
| WESCO INSURANCE COMPANY | 11/07/2018 |
| WEST AMERICAN INSURANCE COMPANY | 11/09/2007 |
| WESTCHESTER FIRE INSURANCE COMPANY | 11/20/2010 |
| WESTERN SURETY COMPANY | 10/15/1984 |
| WESTPORT INSURANCE CORPORATION | 05/13/2008 |
| WOODLANDS INSURANCE COMPANY, THE | 09/14/2015 |
| WRIGHT NATIONAL FLOOD INSURANCE COMPANY | 04/25/2014 |
| XL INSURANCE AMERICA, INC. | 10/31/2013 |
| XL SPECIALTY INSURANCE COMPANY | 05/06/1993 |
| ZENITH INSURANCE COMPANY | 04/21/1994 |
| ZNAT INSURANCE COMPANY | 04/28/1995 |
| ZURICH AMERICAN INSURANCE COMPANY | 01/20/1999 |
| ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS | 10/16/2007 |
| ZURICH AMERICAN LIFE INSURANCE COMPANY | 11/14/2018 |

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Texas Department of Insurance
Insurance Licensing Search and Renewal

Appointments

RANDY VERNON MCGRAW

| Company | Active |
|--|------------|
| AETNA DENTAL INC. | 09/11/2000 |
| AETNA HEALTH INC. | 09/11/2000 |
| AETNA HEALTH INSURANCE COMPANY | 04/04/2003 |
| AETNA LIFE INSURANCE COMPANY | 09/11/2000 |
| BCS INSURANCE COMPANY | 01/06/2017 |
| BLOCK VISION OF TEXAS, INC. | 10/21/2015 |
| BLUE CROSS AND BLUE SHIELD OF TEXAS, A DIVISION OF HEALTH CARE SERVICE CORPORATION | 03/07/2002 |
| DEARBORN NATIONAL LIFE INSURANCE COMPANY | 02/09/2000 |
| FIDELITY SECURITY LIFE INSURANCE COMPANY | 05/24/2018 |
| GERBER LIFE INSURANCE COMPANY | 03/14/2013 |
| GUARDIAN LIFE INSURANCE COMPANY OF AMERICA, THE | 02/15/2013 |
| HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY | 04/12/2007 |
| INSURANCE COMPANY OF SCOTT AND WHITE | 05/31/2011 |
| LINCOLN NATIONAL LIFE INSURANCE COMPANY, THE | 10/14/2007 |
| MANAGED DENTALGUARD, INC. | 02/15/2013 |
| METROPOLITAN LIFE INSURANCE COMPANY | 09/11/2007 |
| MUTUAL OF OMAHA INSURANCE COMPANY | 08/10/2000 |
| NATIONAL PACIFIC DENTAL, INC. | 12/09/2011 |
| PACIFICARE LIFE AND HEALTH INSURANCE COMPANY | 12/09/2011 |
| PRINCIPAL LIFE INSURANCE COMPANY | 09/14/2007 |
| PRUDENTIAL INSURANCE COMPANY OF AMERICA, THE | 08/15/2001 |
| RELiance STANDARD LIFE INSURANCE COMPANY | 07/21/2008 |
| RELIASTAR LIFE INSURANCE COMPANY | 10/01/2004 |
| SAFEGUARD HEALTH PLANS, INC. | 08/22/2009 |
| SAFEHEALTH LIFE INSURANCE COMPANY | 08/22/2009 |
| SCOTT AND WHITE HEALTH PLAN | 05/31/2011 |

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| STANDARD INSURANCE COMPANY | 06/13/2014 |
| SUN LIFE ASSURANCE COMPANY OF CANADA | 06/23/2009 |
| TIME INSURANCE COMPANY | 09/30/1998 |
| TRANSAMERICA LIFE INSURANCE COMPANY | 05/19/2004 |
| UNITED OF OMAHA LIFE INSURANCE COMPANY | 08/10/2000 |
| UNITEDHEALTHCARE BENEFITS OF TEXAS, INC. | 12/09/2011 |
| UNITEDHEALTHCARE INSURANCE COMPANY | 12/09/2011 |
| UNITEDHEALTHCARE OF TEXAS, INC. | 12/09/2011 |

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