



# Pinellas County

## Staff Report

---

File #: 25-1635A, Version: 1

---

### **Subject:**

Application for excess/stop loss with United HealthCare Insurance Company.

### **Recommended Action:**

Approval of the insurance application with United HealthCare Insurance Company for excess Loss insurance to protect the self-funded health plan from catastrophic losses.

- This insurance coverage is utilized in the event an individual has over \$650,000.00 in health care expenses in a year. This new policy will replace the current policy, which will expire on December 31, 2025, with United HealthCare Insurance Company.
- The agreement provides stop-loss insurance coverage to protect the self-funded health plan from catastrophic losses.
- The agreement has a term of twelve months, with a service start date of January 1, 2026, and an estimated total expenditure of \$1,676,427.00.
- Funds for this contract are included in the Fiscal Year (FY) 2026 Adopted Budget in the Health Benefits Fund (January-September 2026) and will require inclusion in FY27 for the last three months of the policy period (October-December 2026). The contract has a fiscal non-funding clause if this portion of the budget is not adopted.

Contract No. 25-0926-P for a twelve-month contract value of \$1,676,427.00; Authorize the Chairman to sign and the Clerk of the Circuit Court to attest.

### **Strategic Priorities:**

Smart Service Delivery

4.2 Achieve and maintain a high level of customer satisfaction.

4.3 Improve efficiency of service delivery through technology.

4.5 Develop and retain a highly skilled and efficient workforce

### **Summary:**

This application provides third-party administration services for stop-loss insurance coverage to protect the self-funded health plan from catastrophic losses. The insurance coverage is engaged in the event the individual has over \$650,000 in health care expenses in a year.

### **Background Information:**

Gallagher Benefit Services conducted a solicitation on September 8, 2025, for alternate carrier coverage, which required carriers to be agreeable to conditions such as no new lasers at renewal, waive any active at-work provision, agree to the County's plan document and the Summary Plan Description (SPD) that are the guiding documents for claims approval, no additional exclusions or limitations, and other additional underwriting considerations. On September 16, 2025, Gallagher received seven (7) responses.

The contract award to United HealthCare Insurance Company is based on price, contractual conditions, and the administrative ease of integrating the health Third Party Administrator (TPA) and the stop-loss carrier.

**Fiscal Impact:**

Twelve-month fees not to exceed                      \$1,676,427.00

Funding for the first nine (9) months of the Contract Policy (January 1 to September 30, 2026) is included in the FY26 Adopted Budget for the Employee Health Benefits Fund and is consistent with current spending levels. The last three (3) months of the policy (October 1 - December 31, 2026) will require continued funding in the FY27 Budget.

**Staff Member Responsible:**

Wade Childress, Director, Human Resources Department

Merry Celeste, Purchasing Division Director, Office of Management and Budget

**Partners:**

N/A

**Attachments:**

Application