AGENDA ITEM

Human Resources

REPORT TO: **Work Session (11/09/26)**

REPORT TO: **Voting Meeting (11/12/26)**

ITEM NO: 734/2026

SUBJECT: Approve the annual renewal of the administrative services agreement for the medical plan supervisor and stop loss (HM) to Healthgram, Inc. of Charlotte, NC. The estimated annual cost is $4,829,222.00.

Meetings:

Work Session Date: 11/09/26

Voting Meeting Date: 11/12/26

Executive Summary:

Presenter: DLM

Recommendation:
Approve.

Purpose of Request:
Approve the annual renewal of the administrative services agreement for the medical plan supervisor and stop loss (HM) to Healthgram, Inc. of Charlotte, NC. The estimated annual cost is $4,829,222.00.

History:

Healthgram has been the County's medical plan supervisor since January of 2025.

Facts and Issues:
Annual renewal for Healthgram includes:

- Healthgram estimated Administrative Costs: $651,967
- Stop Loss cost of $3,339,083 (+$300,000 laser liability)
- (New) Cigna network - $538,172 (discount of $25,668 for January 2027)

The projected increase in cost over the prior year is due to consecutive years of high dollar medical claims activity. Staff in consultation with Turner, Wood, & Smith recommend Option 4 for the rate renewal structure.

Options:

Funding Requested $ 4,829,222.00

Are funds within current budget? Yes

Source of Funds	Group Insurance Fund
Does the action involve a Resolution, Ordinance, Contract, Agreement, etc.?	Yes
Has it been reviewed by the County Attorney?	Yes
Is there a deadline for this item?	

Approvals:

Submit	Approve	Purchasing	Budget
LM	LM	AY	JM
Finance	**Attorney**	**Administration**	**Clerk**
TS	JL	CR	JR

Attachments:

Financial Supplement
2024 Healthgram Agreement
Annual Healthgram Renewal Rates
Healthgram Renewal 2027
Annual Renewal Healthgram 2027

HALL COUNTY BOARD OF COMMISSIONERS
FINANCIAL SUPPLEMENT REPORT

AGENDA ITEM 734/2026

Funds Requested: $ 4,829,222.00

Request Budgeted: Yes

Proposed Source of Funding:

Group Insurance Fund

Budget Transfer Requested:

No

Funding Source Items:

Fiscal Year	Fund	Division	Account	Amount
2027	601-GROUP INSURANCE FUND	1556 - GROUP INSURANCE	552400-EMPLOYER INSURANCE PREMIUMS	$1,819,541.50
2028	601-GROUP INSURANCE FUND	1556 - GROUP INSURANCE	552400-EMPLOYER INSURANCE PREMIUMS	$1,819,541.50
2027	601-GROUP INSURANCE FUND	1556 - GROUP INSURANCE	552100-ADMINISTRATIVE INSURANCE FEES	$595,069.50
2028	601-GROUP INSURANCE FUND	1556 - GROUP INSURANCE	552100-ADMINISTRATIVE INSURANCE FEES	$595,069.50

Budget Transfer Items:

Additional Information/Comments:

Contact for Questions: DM

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