



Agenda Item Summary Report

Meeting Date:
October 20, 2025

Submitted by:
Vito Tineli, Town Treasure
Regine Watson, Assistant Town
Administrator

Item Title: COUNCIL ACTION | Approval to Continue Health Insurance Coverage with CareFirst and Broker Services with NFP

Approval to Continue Health Insurance Coverage with CareFirst and Broker Services with NFP

Work Session Item [X]
Council Meeting Item [X]

Documentation Attached:
Proposals
Contract

Recommended Action:

Staff recommend that the Town Council approve continuing with the current health insurance provider, CareFirst, for a term of five (5) years, with all broker fees paid to NFP by CareFirst.

The Town of Bladensburg issued a bid for new health insurance broker services and received two (2) submissions for the current plan year. After reviewing the proposals, the Town has decided to retain the current broker, NFP, and continue with CareFirst as the health insurance provider.

Insuraty Inc. proposed a broker fee of \$35 per hour for specially required services but would need additional time to obtain quotes from alternative health insurance providers. In contrast, NFP submitted an all-inclusive proposal, providing both the broker fee structure and comprehensive health insurance quotes for the upcoming year, which enabled the Town to make an informed decision in advance of the December 1, 2025, open enrollment deadline.

The Town initially anticipated an 8.5% increase in premiums; however, due to market fluctuations, the actual 10.7% increase is considered acceptable. This increase was anticipated and included in the approved FY 2025–2026 budget. As a result, there will be no change in the cost of health insurance for Town employees.

Staff recommends entering into a five-year agreement with CareFirst, with all broker fees to be paid by CareFirst, resulting in no additional cost to the Town for broker services.

Budgeted Item: Yes [X] No [] NA
Budgeted Amount:
One-Time Cost: NA
Ongoing Cost: NA

Continued Date:

Council Priority: Yes [] No []

Approved Date:

