City of Jacinto City

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Minutes

The Mayor and City Council met in Special Session on Thursday, September 18, 2025, at 6:00 p.m. in the Council Chamber at 10301 Market Street.

1. **Call to Order: at 6:00 p.m.**
   a. Invocation and Pledge of Allegiance:
   The meeting was opened with Prayer and the Pledge of Allegiance.
   b. Roll Call: *The following members were present:*
   Mayor Pro Tem Lee, Council Members Rivas, Robinson, Garcia (arrived after roll call) & Gonzales;
   City Manager Squyres, Assistant City Manager Greiner & City Attorney Defoyd.
   Mayor Diaz & City Secretary Rodriguez were absent.
2. **Mayor & Council Comments:** None
3. **Public Comments:** None
4. **Reports/Announcements of City Departments:** None
5. **Unfinished Business:** None
6. **New Business:**
   a. Mayor & Council to take Possible Action Entering into a Contract for Health Insurance with Curative Insurance Company.

Synopsis provided by City Manager Squyres:

Every budget year, early in that process, we meet with our insurance broker, who's here, Mr. Burrows, Eric Burrows. We had all reasons to believe that we were going to get a very favorable rate from Blue Cross Blue Shield. We've had Blue Cross Blue Shield for about 30 years, and Eric's been with us since, well, Obamacare, and he's been able to negotiate with them so that we could find a way to keep them. Currently, our Blue Cross Blue Shield deductible & co-pay are just outrageous. *The deductible is exceptionally high. Several years ago, Eric proposed the city implement a debit card system to cover the initial year. It originally started at $500, but we had to increase it to $1,000. In addition to our annual insurance payments, last year we incurred approximately $80,000 in these expenses. Kathy maintains an account & continually funds it, as individuals visit hospitals & pharmacies and charge against this deductible. Consequently, she must allocate taxpayer money from city coffers to ensure there are sufficient funds available. Managing this alongside everything else is not only challenging but also costly*. This year, when the cost finally came in, the budget process was virtually over. The budget's already been submitted, it's been posted, everything's done except approval. And lo and behold, the official proposal from Blue Cross Blue Shield was a 30 % increase. *He went back out and, for lack of a better term, solicited bids. We engage a broker to handle such matters on our behalf. It is a process in which we are not directly involved and do not observe. The broker takes our data on claims and our insured information and effectively shops it around. He gathered various offers and subsequently returned with some figures.* Aetna came in parallel to where we are right now, but it still forces us to change insurance companies; Then Blue Cross Blue Shield came down to 20 % raise, still outrageous & we can't afford it and we shouldn't afford it frankly. And then he approached us and said I've got something else I'd like to talk to you about and that's the primary reason we're here tonight. When I heard about this company, Curative, I had to make sure that I heard him right, because he used the phrase, no deductible, no copay. *I found it unreal* and if so, that company won't be around six months to sustain it, to pay those claims. *The city reviewed, investigated and asked others who deal with Curative, for their personal opinions of it.* From management's perspective, on one hand, we could go with Aetna. We still have to make a change, level cost for all practical purposes. The other way, we go Curative, we eliminate copays, we eliminate confusion, deductibles, and everything else, you just go and you pay for it. And Eric will get into the details and how that works. We would also save on the spend card, we would no longer spend 80 to 85 – 1,000 a year on that card that we're giving people. From management perspective, Curative seems to be the wise thing to do. *Eric Burrows gave some background information on himself, and the proposals provided by BlueCross, Aetna and Curative. A discussion with Q & A from Council Members, City Manager & Department Heads with Eric ensued regarding specifics on using Curative at pharmacies & doctors.*

Motion to Accept Entering into a Contract with Curative Insurance Company, made by: Councilmember Garcia
Second made by: Councilmember Rivas.
Favor: 4/0

Mayor Pro Tem Lee adjourned the meeting at 6:50 pm.

Respectfully submitted,
C. Rodriguez
Christal Rodriguez
City Secretary