

State:

Texas

Filing Company:

Baylor Scott & White Insurance Company

TOI/Sub-TOI:

H16I Individual Health - Major Medical/H16I.005D Individual - EPO

Product Name:

BSWIC INDV EPO Plan Rates_2026_Annual

Project Name/Number:

/

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User Usage Agreement
Attachments

Usage Agreement

[Usage Agreement.pdf](#)

State: Texas **Filing Company:** Baylor Scott & White Insurance Company
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Product Name: BSWIC INDV EPO Plan Rates_2026_Annual
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Filing at a Glance

Company: Baylor Scott & White Insurance Company
Product Name: BSWIC INDV EPO Plan Rates_2026_Annual
State: Texas
TOI: H16I Individual Health - Major Medical
Sub-TOI: H16I.005D Individual - EPO
Filing Type: Rate
Date Submitted: 06/09/2025
SERFF Tr Num: SWHP-134564673
SERFF Status: Closed-Reviewed
State Tr Num: SWHP-134564673
State Status: AA-ACTUARY APPROVAL
Co Tr Num:

Effective 01/01/2026
Date Requested:
Author(s): Cathy Caswell
Reviewer(s): Hector Garza (primary), Dewayne Matthews, R. Michael Markham, Bing Wu, Chonlada Pongpipattanachai
Disposition Date: 08/13/2025
Disposition Status: Reviewed
Effective Date: 01/01/2026

State: Texas **Filing Company:** Baylor Scott & White Insurance Company
TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005D Individual - EPO
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General Information

Project Name: Status of Filing in Domicile:
Project Number: Date Approved in Domicile:
Requested Filing Mode: Informational Domicile Status Comments:
Explanation for Combination/Other: Market Type: Individual
Submission Type: New Submission Individual Market Type: Individual
Overall Rate Impact: Filing Status Changed: 08/13/2025
State Status Changed: 08/13/2025
Deemer Date: 08/09/2025 Created By: Cathy Caswell
Submitted By: Cathy Caswell Corresponding Filing Tracking Number:
State TOI: TXL.IN.1 Intake State TOI: TXL.IN.1 Intake
PPACA: Non-Grandfathered Immed Mkt Reforms
PPACA Notes: null
Include Exchange Intentions: No
Filing Description:
Refer to cover letter under supporting documentation.

Company and Contact

Filing Contact Information

Cathy Caswell, Regulatory Analyst 2 Cathy.Caswell@BSWHealth.org
1206 West Campus Drive 737-401-9483 [Phone]
Temple, TX 76502

Filing Company Information

Baylor Scott & White Insurance CoCode: 11670 State of Domicile: Texas
Company Group Code: Company Type:
1206 West Campus Drive Group Name: State ID Number:
Temple, TX 76502 FEIN Number: 74-3092083
(254) 298-3015 ext. [Phone]

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Filing Fees

State Fees

Fee Required? Yes
Fee Amount: \$0.00
Retaliatory? No
Fee Explanation:
Per Company: No

Company	Amount	Date Processed	Transaction #
Baylor Scott & White Insurance Company	\$50.00	06/09/2025 04:22 PM	318065040

EFT Total **\$50.00**

State Specific

1. Is this a Consumer Choice Plan? Yes, No, or N/A: No
2. Is this filing submitted simultaneously with another filing? Yes or No. If so, attach a list under Supporting Documentation.: No
3. Will the form(s) in this submission be used with previously approved, exempted, forms or rates? Yes or No. If yes, attach a list under Supporting Documentation.: Yes
4. Was this submission previously disapproved, withdrawn, or rejected? If yes, update Corresponding Filing Tracking Number field.: No
5. Is this filing related to the COVID-19 pandemic? Yes or No: No
6. If submitting a life insurance policy, will the policy be illustrated? Yes or No or N/A: N/A
7. Will the filed forms be used in the prepaid funeral market? Yes, No, or N/A.: N/A

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Reviewed	Chonlada Pongpipattanachai	08/13/2025	08/13/2025

SERFF Tracking #:	SWHP-134564673	State Tracking #:	SWHP-134564673	Company Tracking #:	
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Disposition

Disposition Date: 08/13/2025

Effective Date: 01/01/2026

Status: Reviewed

HHS Status: Not Reported

State Review: Reviewed by Actuary

Comment: In accordance with 28 TAC 3.7, this disposition is Notice of Department Action.

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Baylor Scott & White Insurance Company	Increase	19.550%	19.550%	\$158,281	77	\$809,757	19.550%	19.550%

Percent Change Approved:

Minimum: 19.550%

Maximum: 19.550%

Weighted Average: 19.550%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Life and Health Transmittal Form	RV-REVIEWED	Yes
Supporting Document	Cover Letter	RV-REVIEWED	Yes

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URRT

State Determination

Review Status:	Complete
Determination:	Not Unreasonable
Comments:	In accordance with 28 TAC 3.7, this disposition is Notice of Department Action.
Review Submission Date:	08/13/2025

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Supporting Document Schedules

Satisfied - Item:	Life and Health Transmittal Form
Comments:	
Attachment(s):	lah310.pdf
Item Status:	RV-REVIEWED
Status Date:	08/13/2025

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	BSWIC_PY26_INDV_EPO_CoverLetter.pdf
Item Status:	RV-REVIEWED
Status Date:	08/13/2025