



Gallagher Benefit Services, Inc.

t h i n k i n g a h e a d

Tawas Area Schools - Medical Quote (PA106)

2018 Marketing Solvency

Carrier	Line of Coverage	Response
Current:		
BCBS	Medical and Rx	Quoted
Alternatives:		
BCN	Medical and Rx	Quoted
AETNA	Medical and Rx	DTQ
PRIORITY HEALTH	Medical and Rx	DTQ
HAP	Medical and Rx	Quoted

While GBS does not guarantee the financial viability of any health insurance carrier or market, it is an area we recommend that clients closely scrutinize when selecting a health insurance carrier or HMO. There are a number of rating agencies that can be referred to including, A.M. Best, Fitch, Moody's, Standard & Poor's, and Weiss Ratings (TheStreet.com). Generally, agencies that provide ratings of U.S. Health Insurers, including traditional insurance companies and other managed care (e.g., HMO) organizations, reflect their opinion based on a comprehensive quantitative and qualitative evaluation of a company's financial strength, operating performance and market profile. However, these ratings are not a warranty of an insurer's current or future ability to meet its contractual obligations.