



Birmingham Public Schools -Medical Quote (PA106)

2019 Marketing Solvency

Carrier	Line of Coverage	Response
Current:		
MESSA	Medical and Rx	Quoted - Renewal
Alternatives:		
BCBS	Medical and Rx	Quoted
AETNA	Medical and Rx	DTQ - Not Competitive
PRIORITY HEALTH	Medical and Rx	DTQ - Not Competitive
HAP	Medical and Rx	DTQ - Not Competitive

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.