

Medical/Rx Marketing Results

Carrier	Line of Coverage	Response
BCBSM	Medical	Inforce, renewal provided self-funded Fully insured proposal uncompetitive
MESSA	Medical	Provided fully insured proposal only, unable to match current plan design
HAP	Medical	Declined to quote, uncompetitive rates
Aetna	Medical	Provided fully insured and self-insured proposal, both uncompetitive
Priority Health	Medical	Declined to quote fully insured and provided self-insured proposal, uncompetitive

PA 106 Marketing performed by Gallagher Benefit Services.

Medical Plans are PA 106 compliant through 2025.

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.