



Gallagher Benefit Services, Inc.
t h i n k i n g a h e a d

Oak Park Schools -Medical Quote (PA106)

2016 Marketing Solvency

Carrier	Line of Coverage	Response
Current: MESSA	Medical and Rx	Quoted - Renewal
Alternatives: BCBS AETNA UHC PRIORITY HEALTH HAP	Medical and Rx Medical and Rx Medical and Rx Medical and Rx Medical and Rx	Quoted Declined Quoted Quoted Declined

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.