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Grey House Publishing announces the Spring 2015 Edition of *Weiss Ratings' Guide to Health Insurers*

Grey House Publishing is proud to announce the Spring 2015 Edition of *Weiss Ratings' Guide to Health Insurers*. As the first and only source to cover the financial stability of the nation's health care system, this reference guide proves essential in an ever-changing environment full of multiple healthcare options.

Grey House's Financial Ratings Series combines the strength of Weiss Ratings and The Street Ratings to offer the public a single, comprehensive source for financial strength ratings and financial planning tools. From health insurers to banks and credit unions to stocks and mutual funds, the Financial Ratings Series provides accurate, independent information that consumers need to make informed financial decisions.

All of *Weiss Ratings' Guides* are published quarterly, utilize a clear-cut A-to-F rating system (similar to school grading systems), and contain more complete, up-to-date ratings than any of their competitors. This Spring 2015 edition of *Weiss Ratings' Guide to Health Insurers* features ratings and analyses of over 1,200 health insurers (including all Blue Cross/Blue Shield plans) and over 500 health maintenance organizations (HMOs). Many of these companies are not rated anywhere else.

Weiss Ratings' Guide to Health Insurers is divided into eight sections, preceded by an Introduction and followed by a thorough Appendix. Weiss' complete letter-grade rubric is detailed on the inside front cover—an easily accessible reference for users researching companies in this guide.

The Introduction welcomes the user, lays out Weiss' Mission Statement, and presents a "How To Use This Guide" orientation to the book. The Financial Strength Ratings used in the book are carefully explained, followed by a page of important warnings and cautions for the user to take into account when evaluating health insurance providers

Section I contains an alphabetical **Index of Companies**, listing over 1,800 health insurance companies operating within the U.S. (rated and unrated). Listings are made up of ten components, including Company Name, Domiciled (Regulated) State, Financial Strength Rating, Most Recent Rating Date, Total Assets (in millions), Total Premiums (in millions), and Risk-Adjusted Capital Ratios.

Section II, **Analysis of Largest Companies**, features summary analyses of all Weiss-rated U.S. health plans, Blue Cross Blue Shield plans, and any other U.S. insurers with capital in excess of \$25 million and health insurance premiums equaling at least 25% of the total premiums. These summaries consist of several key components: Financial Strength Rating, Major Rating Factors, Number of Member Physicians, Enrollment, and Principal Investments. Complete contact information is also listed, and detailed graphs and charts are provided to help users fully understand all data.

Sections III and IV both focus on **Recommended Companies**, or U.S. health insurers that have been awarded a Financial Strength Rating between A+ and B+. Section III lists companies alphabetically and provides complete contact information and ratings, while Section IV organizes companies by state and discloses Total Assets.

Section V contains a list of rated companies providing **Long-Term Care Insurance**. Listings in this section include Financial Strength Rating, legal name of the insurance company, and complete contact information.

Section VI is divided into four parts. Part I addresses questions consumers may have about **Medigap Insurance**, including “What does Medicare cover?” and “Medicare, Medicare Advantage, Part D Sponsors, Medigap—What does it all mean?” Part II outlines steps to follow when selecting a Medigap policy. Part III contains tables illustrating the typical annual premiums charged for Plan A through Plan L. Finally, Part IV contains an Index of Medigap Insurers, listed alphabetically by name with complete contact information.

Section VII, **Analysis of Medicare Managed Care Complaints**, is comprised of alphabetical listings for U.S. Medicare-Managed Care plans. Listings include eleven key components, such as Company Name, Domicile State, Financial Strength Rating, SMC Region, Rate of Reconsideration, Reconsiderations Upheld, Reconsiderations Overturned, Reconsiderations Dismissed, and more.

Section VIII, **Rating Upgrades and Downgrades**, features a list of all U.S. health insurers whose ratings have been upgraded or downgraded during the current quarter. Listings include Contact Information, Total Assets, New or Current Financial Strength Rating, Previous Financial Strength Rating, and Date of Change.

Finally, *Weiss Ratings' Guide to Health Insurers* ends with an Appendix containing six sections: Risk-Adjusted Capital, Long-Term Care Insurance Planner, Medicare Prescription Drug Planner, Recent Industry Failures, State Contact Information, and a Glossary full of helpful industry words and phrases.

ONLINE SUBSCRIPTION

Weiss Ratings' Guide to Health Insurers is also available for subscription as part of the Financial Ratings Series Online, giving users the tools to discover the best, most financially stable organizations in business today. Using a quick and easy search screen, subscribers to the online database will have access to Financial Strength Ratings for more than 21,000 Banks, Credit Unions, and Insurance Companies (Auto, Life, Health, and Homeowners'), as well as Investment Ratings for over 6,000 Stocks and 16,000 Mutual Funds. Additionally, subscribers will have access to individually customized Medigap Buyer's Guides, a Long-Term Care Insurance Planner, a Ratings Track Record, and many other financial planning tools. Visit www.FinancialRatingsSeries.com for subscription details.

With ongoing changes to health insurance plans, including recent changes to Medicare and Medicaid, access to complete, up-to-date health insurer information is important for consumers nationwide. *Weiss*

Ratings' Guide to Health Insurers offers the most comprehensive, accurate, and independent analyses and ratings of U.S. health insurers, and, since the *Guide* is published quarterly, users can be sure they have access to the most recent changes in the industry. Whether the user is within the healthcare industry, within the insurance industry, or a consumer looking to keep a current provider or switch to a new one, this is the best resource available for unbiased and timely analyses. No wonder *Today's Librarian* called the *Guide* "a wealth of information that helps consumers weigh their healthcare options now and in the future."

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