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Grey House Publishing announces the Winter 2009/10 Edition of *TheStreet.com Ratings' Guide to Health Insurers*

"With 20 years behind its insurance-advocacy research [the rating guide] continues to offer a wealth of information that helps consumers weigh their healthcare options now and in the future."

- Today's Librarian

Grey House Publishing is proud to announce the publication of the Winter 2009/10 Edition of *TheStreet.com Ratings' Guide to Health Insurers*. TheStreet.com Ratings operates with a strong commitment to consumers, and an emphasis on education and empowerment. Taken together with a tradition of independence from the insurance companies started by Martin Weiss himself, users can be certain that they are receiving the most thorough, accurate, timely, and unbiased ratings available.

All of TheStreet.com Ratings' Guides are published quarterly, utilize an easy-to-use, A-F rating system (similar to school grading systems), and contain more comprehensive and up-to-date ratings than any of their competitors. This Winter 2009/10 edition of *The Street.com Ratings' Guide to Health Insurers* features ratings and analyses on over 1,500 health insurers (including all Blue Cross/Blue Shield plans) as well as over 600 health maintenance organizations (HMOs). Many of these companies are not rated anywhere else.

The Street.com Ratings' Guide to Health Insurers is divided into eight sections, in addition to an introductory section and a thorough Appendix. Inside the front cover of the book are definitions of each letter grade, this explanation is useful for quick-reference as the user is researching companies in the guide.

The introductory section begins by welcoming the user and laying out TheStreet.com's mission statement. Then follows a "How To Use This Guide" orientation to the book. The final components of this section are an explanation of the Financial Strength Ratings used in the book, and a page of important warnings and cautions for the user to take into account when evaluating health insurance providers.

Section I is an **Index of Companies**, comprised of an alphabetical listing of 1,445 health insurance companies operating within the U.S., both those that are rated and those that are not. Listings are made up of ten components, including: Official company name; State in which the company is domiciled (regulated); Financial Strength Rating (unrated companies feature a “U” in the rating field); Date of the most recent rating (indicated by the number of the quarter and the year, for example, 3q 2009 for third quarter of 2009); Total assets in millions (where available); Total premiums in millions (where available); and Risk-Adjusted Capital Ratios indicating a company’s ratio of capital base to capital resources needed to cover losses that may occur with both moderate recession or other loss scenarios, and those that may occur with severe recession or other loss scenarios.

Section II, **Analysis of Largest Companies**, features summary analyses of all TheStreet.com 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 a minimum of 25% of the total premiums. These summaries are made up of several components and also contain graphs and charts to assist the user in understanding the data. Components of the analyses include: Financial Strength Rating, Major Rating Factors, Number of member physicians, Enrollment, and Principal Investments. Complete contact information is also listed.

Sections III and IV both deal with **TheStreet.com Recommended Companies**. These are U.S. health insurers that have been awarded a Financial Strength Rating between A+ and B+. Section III lists the companies alphabetically, Section IV organizes them by state (companies are listed in each state in which they are licensed to do business). In Section III, listings are accompanied by complete contact information and rating. Section IV listings include Domicile State and Total Assets.

Section V contains a list of rated companies that provide 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 are made up of eleven components, including: 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.

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The Street.com 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 helpful Glossary.

With ongoing changes to health insurance plans, including recent changes to Medicare and Medicaid, it's important for all consumers to have access to information and evaluations of their health insurers. *TheStreet.com Ratings' Guide to Health Insurers* offers the most comprehensive, accurate, and independent analyses and ratings of U.S. health insurers, all presented in an accessible format so that users at any level can easily navigate through the analyses. And since the Guide is published quarterly, the information and ratings react quickly to changes in the industry. Whether the user is within the healthcare industry, insurance industry, or is a consumer looking for information on his or her insurance company or looking to change insurers, this Guide is the best and only source for unbiased and timely analyses.

TheStreet.com Ratings' Guide to Health Insurers, Winter 2009/10 Edition

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