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For Immediate Release

January 29, 2019

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Grey House Publishing announces the Spring 2019 Edition of *Weiss Ratings' Guide to Health Insurers*

Published four times per year, *Weiss Ratings' Guide to Health Insurers* is the first and only source to cover the financial stability of the nation's health care system, rating the financial strength of more than 1,600 health insurance providers, including Medicare supplement and long-term care insurers, 500 health maintenance organizations (HMOs) and all of the Blue Cross/Blue Shield plans.

The Spring 2019 edition of this guide is divided into eight sections, preceded by an Introduction and followed by a thorough Appendix. Weiss Ratings' 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 Ratings' 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 1,600 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, among others.
- 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.

Available for Subscription Online

In addition to the quarterly print guides, *Weiss Ratings Guide to Health Insurers* is available for subscription on our online platform: <http://FinancialRatingsSeries.com>.

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.”

Weiss Ratings’ Guide to Health Insurers
 Softcover ISBN: 978-1-64265-180-5
 \$279.00: Single / \$549.00: Quarterly Subscription

Spring 2019 Edition, January 2019
 500 Pages

Editor: Weiss Ratings
 Publisher: Leslie Mackenzie