



Hamtramck Public Schools Medical Marketing 7/1/2020

Carrier	Line of Coverage	Response
AHL/HAP	Medical/Rx	Inforce
Priority Health	Medical/Rx	Declined to Quote
BCBSM	Medical/Rx	Declined to Quote
BCN	Medical/Rx	Declined to Quote

*PA 106 Marketing performed by Gallagher Benefit Services.
Medical Plans are PA 106 compliant through 2023.*

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.