Summary: HealthPartners Inc. Oct 12

Description: Abstract

Standard & Poor's Ratings Services' insurer financial strength ratings on HealthPartners Inc. and Group Health Plan Inc. (collectively, HealthPartners) reflect the group's good competitive position, very strong statutory capitalization, and strong cash-flow characteristics. Offsetting these positive factors are competitive market conditions and the company's geographic concentration. HealthPartners, one of the largest health insurers in Minnesota, provides health care benefits and services to about 28% of the metropolitan Minneapolis-St. Paul area (Twin Cities), its core market. The company provides insurance and related services through its HMO and insurance companies and a third-party administrator. Its delivery network includes wholly controlled Regions Hospital, which operates in St. Paul as a level 1 trauma nonprofit hospital facility licensed for 454 beds. The company's owned...

Companies mentioned in this report are:
- HealthPartners Inc.
- Group Health Plan Inc.

Action: Review

Standard and Poors RatingsXpress Credit Research provides in-depth coverage of international corporates, financial institutions, insurance companies, utilities, sovereigns and structured finance programs. RatingsXpress Credit Research lets users determine the credit rating of holdings and identify key factors underlying an issuer's creditworthiness, distinguishes the different risk exposures for new and existing deals, and provides an understanding of how their analysts interpret key regulatory, political and environmental events and their economic impact.

This product consists of a Summary Analysis: Bi-annual (at least). An abbreviated analysis containing Standard & Poor's issuer credit ratings as of the time the article was published. The analysis includes a rating rationale - the basis on which the rating was assigned - and an outlook section if the issuer is not on CreditWatch. Financial statistics are not included.

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