Abstract
The insurer financial strength rating on HealthPartners Inc. (HealthPartners) reflects a very strong level of consolidated risk-based capitalization as well as strong liquidity and very good internally generated cash flow. Other rating factors include a marginal but improved earnings trend and a good business position, offset by the company’s geographic concentration. The members of the HealthPartners health plan obligated group are Group Health Plan Inc, HealthPartners Administrators Inc., and Central Minnesota Group Health Inc. (a freestanding clinic system operating in St. Cloud, Minn., that is no longer a licensed HMO). Nonobligated affiliates include Midwest Assurance Co. and Regions Hospital. Very strong capitalization. HealthPartners’s consolidated capital adequacy ratio, based on Standard & Poor’s model, was 174% for the year ended Dec....

Companies mentioned in this report are:
- HealthPartners 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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