



# PA 106 Compliance Bidding Results

Grand Risk Advisors was contracted to conduct an analysis of the insurance marketplace. Carriers, funding arrangements, plan design, and cost were all taken into account for this service.

The following illustrates the carriers/administrators solicited for plan bids:

Name of Organization	Type of Organization	Funding Types Requested	Plan Types Requested	Quotes Provided?
Blue Cross Blue Shield of Michigan	Insurance Carrier	Fully Insured	PPO, HMO	Yes
Priority Health	Insurance Carrier	Fully Insured	PPO, POS, HMO	Yes
UnitedHealthcare	Insurance Carrier	Fully Insured	HMO, PPO	Yes
Health Alliance Plan	Insurance Carrier	Fully Insured	HMO, PPO	Yes
Aetna	Insurance Carrier	Fully Insured	EPO, POS	No
Allied Benefit Administrators	TPA	Self-Funded	PPO	No

The following illustrates the resulting price difference from competitive proposals

Name of Organization	Funding Arrangement	Plan Types Included In Proposal	Estimated Total Annual Premium	Total Premium Difference (%)
Blue Cross Blue Shield of Michigan	Fully Insured	HMO	\$27,780.36	N/A
Priority Health	Fully Insured	HMO	\$24,778.32	-10.806%
UnitedHealthcare	Fully Insured	HMO	\$32,945.52	18.593%
Health Alliance Plan	Fully Insured	HMO	\$23,691.72	-14.718%

The following graph shows the above proposals illustrated comparing total annual premium:

