

# Access Plans, Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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# **Abstracts**

Access Plans, Inc. Fundamental Company Report provides a complete overview of the company's affairs. All available data is presented in a comprehensive and easily accessed format. The report includes financial and SWOT information, industry analysis, opinions, estimates, plus annual and quarterly forecasts made by stock market experts. The report also enables direct comparison to be made between Access Plans, Inc. and its competitors. This provides our Clients with a clear understanding of Access Plans, Inc. position in the <a href="Healthcare">Healthcare</a> Industry.

The report contains detailed information about Access Plans, Inc. that gives an unrivalled in-depth knowledge about internal business-environment of the company: data about the owners, senior executives, locations, subsidiaries, markets, products, and company history.

Another part of the report is a SWOT-analysis carried out for Access Plans, Inc.. It involves specifying the objective of the company's business and identifies the different factors that are favorable and unfavorable to achieving that objective. SWOT-analysis helps to understand company's strengths, weaknesses, opportunities, and possible threats against it.

The Access Plans, Inc. financial analysis covers the income statement and ratio trend-charts with balance sheets and cash flows presented on an annual and quarterly basis. The report outlines the main financial ratios pertaining to profitability, margin analysis, asset turnover, credit ratios, and company's long-



term solvency. This sort of company's information will assist and strengthen your company's decision-making processes.

In the part that describes Access Plans, Inc. competitors and the industry in whole, the information about company's financial ratios is compared to those of its competitors and to the industry. The unique analysis of the market and company's competitors along with detailed information about the internal and external factors affecting the relevant industry will help to manage your business environment. Your company's business and sales activities will be boosted by gaining an insight into your competitors' businesses.

Also the report provides relevant news, an analysis of PR-activity, and stock price movements. The latter are correlated with pertinent news and press releases, and annual and quarterly forecasts are given by a variety of experts and market research firms. Such information creates your awareness about principal trends of Access Plans, Inc. business.

## **About Access Plans, Inc.**

Access Plans, Inc. provides consumer membership plans and healthcare savings membership plans. The company also markets individual medical health insurance products.

#### **Divisions**

The company operates under three business divisions, including the Wholesale Plans, Retail Plans, and Insurance Marketing.

#### Wholesale Plans

The company's Wholesale Plans division provides its clients membership marketing plans, customer relationships, and typically payment mechanisms. This division delivers membership plans to approximately 210 companies, including retail purchase dealers, insurance companies, financial institutions, retail merchants, and consumer finance companies. As of September 30, 2009, its wholesale plans were offered at approximately 4,800 locations, of which 2,850 locations were Rent-A-Center.

## Retail Plans



The company's Retail Plans' offerings include healthcare savings plans and association memberships that provide insurance features. It offers wellness programs, prescription drug and dental discount programs, medical discount cards, and limited benefit insured plans.

This division includes the membership business of Alliance Healthcard, The Capella Group, Inc. (Capella), and Protective Marketing Enterprises, Inc. (PME). Capella and PME are subsidiaries of Access Plans USA, Inc.

This division utilizes two platforms, including the 'affinity' system that is operated under a third party license to PME and the 'alliance' system that is a proprietary system the company developed. These systems are utilized primarily for the functions, including maintaining member eligibility, generate periodic reporting to contracted third party networks and other vendors, paying commissions, maintaining a database of providers and provider locator services, and drafting member accounts and tracking cash receipts.

# Insurance Marketing

The company's Insurance Marketing division offers and sells individual medical health insurance products and related benefit plans, including specialty insurance products, primarily through a national network of independent agents. America's Healthcare/Rx Plan Agency (AHCP) is primary for the Insurance Marketing division. AHCP distributes medical, short term medical, critical illness, and related health insurance products to small businesses, self-employed, and other individuals and families through a network of approximately 5,800 independent agents. The primary insurance carriers that the company represents include Golden Rule Insurance Company, World Insurance Company, American Community Insurance Company, Aetna, and Colorado Bankers.

## Services

The company provides consumer membership plans, healthcare savings membership plans, and markets individual medical health insurance products. Its categories include discount medical, food and entertainment, insurance, automotive discounts, dealer addin benefits, and miscellaneous benefits.

Discount Medical: Discount medical services include physician network access, dental network access, vision care and eyewear network access, pharmacy network discounts,



mail order pharmacy discounts, chiropractor network access, hearing aid discounts, and vitamins and nutritional supplements.

Automotive Discounts: Automotive discounts include discounted roadside assistance, automotive service provider savings, customer trip routing, car theft reward, and rental car savings.

Food and Entertainment: Food and entertainment services include grocery coupon savings, restaurant savings, theme park discounts, and movie theater discounts.

Dealer Add-In Benefits: Dealer add-in benefits include lease cancellation benefits, account reinstatement, and points program for on time payments.

Insurance: Insurance services include medical/individual health insurance, life insurance and annuity, accidental death and dismemberment, involuntary unemployment, leased property insurance, dental insurance, and limited medical insurance.

Miscellaneous Benefits: Miscellaneous benefits include kid secure, discounted legal services, savings at choice hotels, savings at 1-800flowers.com, and product service plans.

## Customers

The company's customers include rental purchase dealers, insurance companies, financial institutions, retail merchants, and consumer finance companies. Its retail plans are offered at approximately 7,000 retail locations. Its insurance marketing division sells the products of approximately 15 insurance carriers.

## Competition

The company's competitors include New Benefits, MembersTrust, Vertrue, Affinion, CAREINGTON International Corporation, Assurant, and various Blue Cross/Blue Shield companies.

#### Acquisition

In April 2009, the company acquired Access Plans USA, Inc., which engages in the marketing of health insurance, and develops and distributes consumer driven discount plans on various health related services, including medical, dental, pharmacy, and



vision care.

History

The comapny was founded in 2002. It was formerly known as Alliance HealthCard, Inc. and chnaged its name to Access Plans, Inc. in January 2010.

The above Company Fundamental Report is a half-ready report and contents are subject to change.

It means that we have all necessary data in our database to prepare the report but need **2-3 days** to complete it. During this time we are also updating the report with respect to the current moment. So, you can get all the most recent data available for the same price. Please note that preparation of additional types of analyses requires extra time.



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# **ANALYSIS FEATURES**

## **SWOT Analysis**

SWOT, which stands for Strengths, Weaknesses, Opportunities and Threats, is an analytical framework that identifies the internal and external factors that are favorable and unfavorable for a company.

## **Enhanced SWOT Analysis**

Enhanced SWOT is a 3×3 grid that arranges strengths, weaknesses, opportunities and threats into one scheme:

How to use the strengths to take advantage of the opportunities?

How to use the strengths to reduce likelihood and impact of the threats?

How to overcome the weaknesses that obstruct taking advantage of the opportunities?

How to overcome the weaknesses that can make the threats a reality?

Upon answering these questions a company can develop a project plan to improve its business performance.

#### **PESTEL Analysis**

PESTEL (also termed as PESTLE) is an ideal tool to strategically analyze what influence different outside factors – political, economic, sociocultural, technological, environmental and legal – exert on a business to later chart its long term targets.

Being part of the external analysis when carrying out a strategic assessment or performing a market study, PESTEL gives an overview of diverse macro-environmental factors that any company should thoughtfully consider. By perceiving these outside environments, businesses can maximally benefit from the opportunities while minimizing the threats to the organization.



# Key Factors Examined by PESTEL Analysis:

Political – What opportunities and pressures are brought by political bodies and what is the degree of public regulations' impact on the business?

Economic – What economic policies, trends and structures are expected to affect the organization, what is this influence's degree?

Sociological – What cultural and societal aspects will work upon the demand for the business's products and operations?

Technological – What impact do the technological aspects, innovations, incentives and barriers have on the organization?

Environmental – What environmental and ecological facets, both locally and farther afield, are likely to predetermine the business?

Legal – What laws and legislation will exert influence on the style the business is carried out?

## IFE, EFE, IE Matrices

The Internal Factor Evaluation matrix (IFE matrix) is a strategic management tool helping audit or evaluate major weaknesses and strengths in a business's functional areas. In addition, IFE matrix serves as a basis for identifying and assessing relationships amongst those areas. The IFE matrix is utilised in strategy formulation.

The External Factor Evaluation matrix (EFE matrix) is a tool of strategic management that is typically utilised to assess current market conditions. It is an ideal instrument for visualising and prioritising the threats and opportunities a firm is facing.

The essential difference between the above mentioned matrices lies in the type of factors incorporated in the model; whilst the latter is engaged in internal factors, the former deals exceptionally with external factors – those exposed to social, political, economic, legal, etc. external forces.

Being a continuation of the EFE matrix and IFE matrix models, the Internal External matrix (IE matrix) rests upon an investigation of external and internal business factors



integrated into one suggestive model.

## **Porter Five Forces Analysis**

The Porter's five forces analysis studies the industry of operation and helps the company find new sources of competitive advantage. The analysis surveys an industry through five major questions:

What composes a threat of substitute products and services?

Is there a threat of new competitors entering the market?

What is the intensity of competitive rivalry?

How big is the bargaining power of buyers?

How significant is the bargaining power of suppliers?

# **VRIO Analysis**

VRIO stands for Value, Rarity, Imitability, Organization. This analysis helps to evaluate all company's resources and capabilities and bring them together into one aggregate table that includes:

Tangible resources

Financial

Physical

Technological

Organizational

Intangible resources

Human

Innovation and Creativity



# Reputation

# Organizational capabilities

The result of the analysis gives a clear picture of company's competitive and economic implications, answering the questions if the resources mentioned above are:

Valuable?
Rare?
Costly to imitate?
Organized properly?



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