

# National Health Partners Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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# **Abstracts**

National Health Partners 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 National Health Partners Inc. and its competitors. This provides our Clients with a clear understanding of National Health Partners Inc. position in the <u>Healthcare</u> Industry.

The report contains detailed information about National Health Partners 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 National Health Partners 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 National Health Partners 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 National Health Partners 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 National Health Partners Inc. business.

#### About National Health Partners Inc.

National Health Partners, Inc. creates, markets, and sells membership programs to underserved and underinsured markets in the healthcare industry in the United States. The company operates through a national healthcare savings network called CARExpress.

CARExpress is a network of approximately 1,000,000 participating hospitals, doctors, dentists, pharmacists other healthcare providers that have agreed to render their services and products to its members. CARExpress enables its members to engage in point-of-service transactions directly with participating healthcare providers.

# **CARExpress Healthcare Solution**

The company has designed membership programs that range from its traditional health discount programs that provide access to networks of providers that have agreed to provide its members with a reduced rate for services, to membership programs that include limited liability insurance benefits. The company offers two families of CARExpress membership programs to its members: CARExpress health discount programs, and CARExpress Plus membership programs.



The company's CARExpress health discount programs encompass various aspects of healthcare, including physicians, hospitals, ancillary services, dentists, prescription drugs, vision care, hearing aids, chiropractic services, alternative care, 24-hour nurseline, medical supplies and equipment, and long-term care facilities which include skilled nursing facilities, assisted living facilities, respite care and home health care. The company has agreements with CareMark, Aetna, Optum, Outlook Vision, Integrated Health, Three Rivers, International Med-Care, and HealthFi International.

The company's CARExpress Plus programs are membership programs consists of its CARExpress health discount programs and limited liability insurance benefits underwritten by The United States Life Insurance Company in the City of New York (U.S. Life), a member company of American International Group, Inc.

# **CARExpress Membership Programs**

The company has designed two distinct groups of membership programs that it offers to its members: CARExpress health discount programs, and CARExpress Plus membership programs. The company's CARExpress Plus programs comprise variations of its CARExpress health discount program and limited liability insurance benefits underwritten by U.S. Life.

# **CARExpress Health Discount Programs**

The company sells its CARExpress health discount programs directly and indirectly through various marketing and distribution partners. It offers six standard CARExpress health discount programs that provide benefits that range from prescription drug and vision care to physician, hospital, vision, dental, and other care. The company's programs include care program; supplemental care program; preferred program; dental & vision care program; prescription & vision care program; and tiered pharmacy discount program.

# CARExpress Plus Membership Programs

The company sells its CARExpress health discount programs in combination with limited liability insurance benefits underwritten by U.S. Life as part of its CARExpress Plus membership programs. It markets these programs directly and indirectly through insurance companies and independent third parties. The company offers three standard CARExpress plus programs, including CARExpress plus platinum program; CARExpress plus gold program; and CARExpress plus silver program



#### Customers

The company's primary target customer group comprises the 46 million Americans who have no health insurance of any kind. This group includes self-employed individuals and part-time or temporary employees, and people who have been turned down for insurance because of age, occupation, medical history, lifestyle or other reasons. The company's secondary target customer group comprises Americans who lack health insurance coverage. This group includes people with gaps in their insurance coverage, employees paying deductibles or premiums, and employees who do not receive adequate insurance coverage through their employers. It also includes people who are underinsured because of restrictions or provisions in their managed care plans, such as limited coverage, high deductibles or co-insurance limits, people who have been turned down for insurance coverage for a medical procedure due to a pre-existing condition clause, and people who have been turned down for insurance because of age, occupation, medical history, lifestyle or other reasons.

# Competition

The company's principal competitors include Alliance HealthCard, Inc.; AmeriPlan; Best Benefits; Careington International; Family Care; Full Access Medical; International Association of Businesses; New Benefits, Inc.; and People's Benefit Services.

#### History

The company was founded in 1989. It was formerly known as Spectrum Vision Systems of Indiana, Inc. and changed its name to National Health Partners, Inc. in 2001.

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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<sup>1 –</sup> Data availability depends on company's security policy.

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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.

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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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