

# Universal American Corp Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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## Abstracts

Universal American Corp 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 Universal American Corp and its competitors. This provides our Clients with a clear understanding of Universal American Corp position in the [Healthcare](#) Industry.

The report contains detailed information about Universal American Corp 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 Universal American Corp. 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 Universal American Corp 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 Universal American Corp 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 Universal American Corp business.

## **About Universal American Corp**

Universal American Corp. offers an array of health insurance and managed care products and services, primarily to the Medicare population.

The company's principal health insurance products for the senior market are Medicare Advantage, insured stand-alone prescription drug benefit plans pursuant to Medicare Part D, and Medicare supplement. The company also provides administrative services for senior market insurance and non-insurance programs to both affiliated and unaffiliated insurance companies and prescription benefit management, or PBM, services to affiliated companies and 15 state pharmacy assistance programs, or SPAPs, and offer PBM services through a number of group contracts.

The company's insurance subsidiaries are licensed or otherwise authorized to sell health insurance, life insurance and annuities in all 50 states, the District of Columbia and Puerto Rico, as well as the U.S. territories. The company's managed care subsidiary operates Medicare Advantage coordinated care plans in Texas, Wisconsin and Oklahoma.

## **Segments**

Senior Managed Care—Medicare Advantage segment includes the company's Medicare Advantage HMO, PFFS and PPO businesses.

Medicare Part D segment includes both its Community CCRx<sup>SM</sup> products and Prescriba Rx (formerly Prescription Pathway<sup>SM</sup>).

Traditional Insurance segment reflects its insurance products not offered through government programs, which includes Medicare supplement, other senior health insurance, specialty health insurance and life insurance.

Senior Administrative Services segment reflects the results of its administrative services company, CHCS.

#### Senior Managed Care—Medicare Advantage

The company, during 2009, operated Medicare Advantage HMO plans in 17 counties in Texas, primarily in southeastern Texas and the surrounding Dallas area, 15 counties in Oklahoma and 4 counties in Wisconsin. In addition, the company offers Medicare Advantage PFFS plans in 45 states. In January 2009, the company began offering PPO products in 50 counties in 9 states. In January 2010, the company expanded its PPO products to 126 counties in 17 states.

Medicare Advantage—HMO plans: The company's HMO plans are offered under contracts with the CMS and provide all basic Medicare covered benefits with reduced member cost-sharing as well as additional supplemental benefits, including a defined prescription drug benefit. The company operates plans offering the product TexanPlus in 12 counties in Houston and southeastern Texas through SelectCare of Texas, which had approximately 44,600 members enrolled as of December 31, 2009.

Medicare Advantage—PPO plans: The company's PPO plans are marketed as 'Today's OptionsPPO.' They are offered under contracts with CMS and provide all basic Medicare covered benefits with additional supplemental benefits, including a defined prescription drug benefit.

Medicare Advantage—PFFS Plans: The company's PFFS plans are marketed as 'Today's Options.' They are offered under contracts with CMS and provide enhanced health care benefits compared to traditional Medicare. As of December 31, 2009, the company offered PFFS plans in a total of 45 states.

## Medicare Part D

The company offers its Community CCRx and Prescriba Rx stand alone prescription drug benefit plans throughout the United States and the U.S. territories. The company also operates as a PBM servicing the members in its stand alone prescription drug benefit plans and in its Medicare Advantage plans offering a Part D benefit.

As of January 1, 2010, the company was auto-assigned an additional 148,604 dual eligible members and together with additional enrollments during the annual enrollment period ended December 31, 2009, brought its total membership to 1,891,242. For the year 2009, the company offered through its insurance subsidiaries, its Community CCRxSM and PerscribaRx prescription drug plans in all 34 regions designated by CMS in which the company bid and one or both of its plans bid under the benchmark in 27 of the 34 regions.

Community CCRx Plans: These plans offer basic coverage with benefits mandated by the MMA, as well as plans providing enhanced coverage with varying degrees o

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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1 – Data availability depends on company's security policy.

2 – These sections are available only when you purchase a report with appropriate additional types of analyses.  
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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 3x3 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?

## I would like to order

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