

On January 1, 2000, more than 300,000 Medicare beneficiaries will be dropped from their HMOs. Some of the HMOs that will remain plan to charge higher premiums with reductions in service.



According to *The Safe Money Report* from Weiss Research, Inc., affected beneficiaries' best bet is to seek coverage from a Medicare Supplement insurer — especially a strong one. Below, Weiss has rated the 10 largest and strongest such insurance companies. Once again, United American proves itself as one of the best in the industry.

Largest and Strongest Medigap Insurers

(Based on total Medigap premiums as of 12/31/98 and a Weiss Safety Rating of B+ or above)

Company	Total Medigap Premiums(\$)	Weiss Safety Rating
United American Insurance Company	\$471,751,000	A-
Health Care Service Corp. a Mutual Legal Reserve	\$424,580,000	B+
Physicians Mutual Insurance Company	\$251,214,000	A
Mutual of Omaha Insurance Company	\$240,448,000	A-
Hartford Life Insurance Company	\$127,510,000	B+
Principal Life Insurance Company* (*Principal will cease new sales of Med-Supps in all remaining states 12/24/99.)	\$118,514,000	A-
State Farm Mutual Automobile Insurance Company	\$105,714,000	A+
Capital Blue Cross of Pennsylvania	\$97,921,384	B+
Blue Cross & Blue Shield of SC, Inc.	\$57,983,000	B+
USAA Life Insurance Company	\$53,348,000	A