



## HMO REINSURANCE

Berkley Accident and Health, LLC's HMO Reinsurance program offers risk solutions for HMOs, providing protection for unanticipated catastrophic claims and out-of-network exposures. Our experienced underwriting team reviews cost and utilization statistics, as well as historical experience and provider contracts, to design a program that is tailored to meet the HMO's risk tolerance.

### Program Features:

- Coverage for Commercial, Commercial Point of Service, Medicare, Medicaid, Healthy Families, Healthy Kids, Child Health Plus and Family Health Plus programs
- Specific deductibles ranging \$50,000 to \$1,000,000
- Coinsurance up to 90%
- Alternate funding mechanisms available
- Coverage custom tailored to meet each client's unique needs
- Limits up to \$5,000,000 per covered person per year
- Flexible minimum premiums for start-ups
- Continuation of coverage limits up to \$10,000,000
- Fixed fee transplant incentives
- Services of ccSTAT, Berkley Accident and Health, LLC's premier critical care Specialty Treatment Advisory Team

### Coverage Options:

- Inpatient hospital
- Outpatient hospital
- Skilled nursing, extended care and rehabilitation facilities
- Long term acute care facilities
- Home health care
- Professional care
- Pharmaceuticals
- Ambulance
- Durable medical equipment

This information is only a brief description of product features available under this insurance plan. Coverages are subject to conditions, limitations and exclusions as contained in the policy. Product availability and plan design may vary, or not be available, depending on state laws.

Berkley Accident & Health, LLC is the U.S.-based accident and health operating entity of the W.R. Berkley Corporation Member Companies. Coverages are underwritten by Berkley Insurance Company.

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