



PROVIDER EXCESS LOSS INSURANCE

With the advances in medical technology and the high costs associated with that technology, Providers operating under capitation agreements need to protect themselves against unanticipated catastrophic events associated with those costs. Berkley Accident and Health, LLC provides clients with the ability to manage these costs more effectively. Since each capitation arrangement is unique, we review and analyze every opportunity to ensure that coverage is designed to meet the specific needs of each client.

Program Features:

- Coverage for Commercial, Medicare, Medicaid, Healthy Families, Child Health Plus and Family Health Plus programs
- Hospital expense coverage - specific deductibles ranging from \$50,000 to \$1,000,000
- Physician expense coverage - specific deductibles ranging from \$10,000 to \$250,000
- Hospital and Physician expense coverage - specific deductibles ranging from and \$100,000 to \$1,000,000
- Coinsurance up to 90%
- Alternate funding mechanisms available
- Coverage custom-tailored to meet each clients unique needs
- Limits up to \$1,000,000 per covered person per year; additional higher limits available
- Flexible minimum premiums for start-ups
- 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 StarNet Insurance Company, a Berkley Company, A+ rated by A.M. Best, Financial Size Category XV and Acadia Insurance Company in CT .

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