



## Berkley Accident and Health Introduces HMO Whole Solutions

December 1, 2014 – Hamilton Square, NJ – Berkley Accident and Health, a W. R. Berkley company, is pleased to announce a new program for HMOs facing the financial impact of healthcare reform and the movement of smaller employers to self-funded plans. The new program, called **HMO Whole Solutions**, allows an HMO to tailor a custom risk transfer solution that meets its specific needs. With a growing number of Accountable Care Organizations (ACOs) and provider-owned HMOs, as well as healthcare regulations that are driving more employers to consider self-funding, the risk landscape has changed. HMO Whole Solutions is designed to help HMOs navigate the emergence of new risk transfer alternatives and preserve membership.

“HMOs need a total solution that addresses both sides of the equation – controlling costs while protecting revenue streams,” said Christopher Brown, President and CEO of Berkley Accident and Health. “Berkley Accident and Health is uniquely positioned to deliver this solution, using three distinct components: risk sharing, cost control, and revenue preservation. Our focused expertise in Employer Stop Loss, HMO Reinsurance, and Group Captive financing can help HMOs adapt to today’s new market realities.”

With HMO Whole Solutions, Berkley Accident and Health can tailor a custom plan for each HMO’s unique risk challenges, consisting of:

- HMO Reinsurance – This coverage can help limit an HMO’s exposure to high-dollar claims from a single or multiple patients.
- Risk-sharing – If an HMO has clients with self-funded health plans, the HMO can participate in the clients’ Stop Loss risk, either through a risk-sharing arrangement or a Group Captive program.
- Cost control – Berkley Accident and Health’s ccSTAT® program can complement an HMO’s existing medical management resources, by working alongside the HMO, when needed, to identify ways to lower costs without sacrificing quality of care.

Berkley Accident and Health will begin offering this new program immediately to eligible HMOs nationwide.

For more information about Berkley Accident and Health, visit [www.BerkleyAH.com](http://www.BerkleyAH.com).

### About Berkley Accident and Health

Berkley Accident and Health is a member company of W. R. Berkley Corporation, a Fortune 500 company. Berkley Accident and Health provides an innovative portfolio of accident and health insurance products. It offers four categories of products: Employer Stop Loss, Group Captive, Managed Care (including HMO Reinsurance and Provider Excess), and Specialty Accident.

The company underwrites coverage through Berkley Life and Health Insurance Company, rated A+ (Superior) by A.M. Best and a Ward’s 50 top-performing insurance company.

Products and services are provided by one or more insurance company subsidiaries of W. R. Berkley Corporation. Not all products and services are available in every jurisdiction, and the precise coverage afforded by any insurer is subject to the actual terms and conditions of the policies as issued.

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