

MANAGED CARE

HMO Reinsurance

Peace of Mind for Managed Care Organizations

Health care reform, economic conditions, and other variables can all threaten an HMO's stability. Through our HMO Reinsurance, Berkley Accident and Health can help shield managed care companies so they can weather these changes. With our risk management knowledge, HMOs can receive protection from the financial impact of a single, high-cost patient or multiple patients, as well as our:

1. Consultative Analysis

Working closely with our actuarial, medical, and financial resources, we can help clients find the precise balance of protection. We can help you determine the right mix of reinsurance and risk retention and provide custom coverage that helps you keep risks – and costs – under control. We do this by conducting an in-depth review of historical claims experience, as well as their cost and utilization data.

2. Financial Backing to Handle Even the Largest Claims

We have the financial strength and risk-taking capacity to meet your needs. Berkley Accident and Health is rated A+ (Superior) by A.M. Best¹ and is a member of W. R. Berkley Corporation, a Fortune 500 company and a Ward's 50 top-performing insurer¹ for safety and consistency.

PROGRAM FEATURES

- Specific (individual) coverage – deductibles from \$150,000 to \$2,000,000
- Coinsurance – up to 90%
- Limits up to a predetermined PMPY amount or unlimited
- Flexible minimum premiums – available for start-ups
- Alternative funding arrangements
- Berkley Edge Clinical Risk Management– access to money-saving clinical medical services and specialty vendors
- Fixed Fee Transplant incentives
- Insolvency coverage

Contact your broker or Berkley Accident and Health representative for a custom quote today.

AVAILABILITY

- Commercial HMO, POS, PPO, and Exchange membership
- Medicare and Medicare Special Needs Program
- Medicare/Medicaid Dual Eligibles
- Medicaid categories such as TANF, SSI, SPD, and other state-specific programs
- Healthy Families Program
- Child and Family Health Plus Program

COVERAGE OPTIONS

- Inpatient and/or Outpatient Hospital
- Skilled Nursing, Extended Care, and Rehabilitation Facilities
- Long Term Acute Care Facilities
- Home Health Care
- Professional Care
- Pharmaceuticals
- Ambulance
- Durable Medical Equipment

¹ Rating and Ward's 50 designation for Berkley Life and Health Insurance Company, the issuing carrier for Berkley Accident and Health.

HMO Reinsurance is underwritten by Berkley Life and Health Insurance Company, a member company of W. R. Berkley Corporation and rated A+ (Superior) by A.M. Best. Not all products and services may be available in all jurisdictions, and the coverage provided by subject to the actual terms and conditions of the policies issued.