MANAGED CARE

Provider Excess

Peace of Mind for a Rapidly Changing Environment

Health care reform, advances in medical technology, and economic conditions can all threaten a health care provider's financial outlook. Provider Excess insurance can help providers weather these changes and limit their liability under capitation agreements.

As a risk management leader, Berkley Accident and Health can help providers better manage the risk of capitation and other payment arrangements. With Berkley's Provider Excess coverage, providers receive protection from the 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 coverage 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, followed by a review of provider contracts, 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. Best[1] and is a member of W. R. Berkley Corporation, a Fortune 500 company and a Ward's 50 top-performing insurer for safety and consistency.

Program Features

- Specific (individual) coverage with deductibles ranging from
  - $100,000 to $2,000,000 for Hospital Expense
  - $25,000 to $250,000 for Physician Expense
  - $150,000 to $2,000,000 for Comprehensive
- 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

Contact your broker for a custom quote today.

AVAILABLE FOR CAPITATION AGREEMENTS COVERING

- 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
- Durable Medical Equipment

[1] Rating for Berkley Life and Health Insurance Company and StarNet Insurance Company, the issuing carriers for Berkley Accident and Health.

Provider Excess is underwritten by Berkley Life and Health Insurance Company and/or StarNet Insurance Company, both member companies of W. R. Berkley Corporation and both rated A+ (Superior) by A.M. Best. Not all products and services may be available in all jurisdictions, and the coverage provided is subject to the actual terms and conditions of the policies issued.