

Managed Care Reinsurance

Guarding the Financial Health of Plans and Providers



Underwritten by HM Life Insurance Company, Highmark Casualty Insurance Company or HM Life Insurance Company of New York.

HM Insurance Group (HM), an experienced leader in Stop Loss insurance, offers Managed Care Reinsurance products to HMOs, health plans and provider organizations. Designed to cover excess risk, these products, services and solutions that reflect the changing dynamics of the health care market are backed by a history of long-term relationships and an approachable leadership team with years of industry experience.



About HM Insurance Group

HM Insurance Group works to protect businesses from the potential financial risks associated with catastrophic claim costs.

A natural extension of the company's national Stop Loss insurance product line, Managed Care Reinsurance products broaden the company's capabilities by providing a unique, full-solution health care excess of loss specialty.

With a reputation for insight, knowledge and innovation, we help our clients navigate their protection needs in an unpredictable health care market and share access to proven cost management resources.

Managed Care Reinsurance Products

Our integrated products and value-added services cover millions of commercial, Medicare and Medicaid members. With solutions that go beyond reinsurance, we help to save clients money across the entire spectrum of risk and avoid the need to split risk management coverages among multiple carriers. By asking the right questions and listening to our clients, we endeavor to develop powerful solutions that work.

Products include:

- **Health Plan Reinsurance** – We provide commercial, Medicaid and Medicare HMOs with solutions to help mitigate catastrophic exposure and offer tools and services to help clients address a wide range of financial risk areas
- **Provider Excess Insurance** – We analyze coverage needs, claims experience and financial risk to assist provider organizations in helping to minimize their financial exposure from catastrophic claims

“We know risk, and our focus is on providing reinsurance that protects against the financial impact of catastrophic claims. Recognizing that this is a challenging health care environment, we work to deliver solutions our clients can trust.”

– **Greg Wilden**, Senior Vice President, Sales

HMConnects™ Services and Solutions

Through our HMConnects™ program, we offer specialty services and solutions that help to protect our clients from the financial losses associated with catastrophic medical expenses. To achieve this, we bring together resources designed to complement existing bill reviews and controls without taking over the management of a clinical case or disrupting the timely adjudication of a claim.

High Cost Triggers

When intervention takes place early in cases where excessive medical expenses could result, successful cost management can be implemented to help reduce the financial impact on the plan. We work with our clients to develop awareness of the signs of potential high cost scenarios so we can collaborate to implement one of our HMConnects™ services and help protect their bottom line from the financial impact of catastrophic health care costs.

Some Scenarios Prompting Intervention:

- Neonates 26 weeks or less
- Complex transplants including multi-visceral or pediatric cases
- Hemophiliacs
- Out-of-area catastrophic claims
- Complex cancer cases including pediatric patients
- Accidents and trauma
- Dialysis
- Use of high-cost specialty pharmaceuticals
- Claims expected to exceed the reinsurance retention
- CAR T-cell therapy and emerging treatments

Services Offered through HMConnects™

Catastrophic claims management often requires a multi-disciplined methodology. Using a clinically based approach to financial management, we can implement HMConnects™ services to assist in a wide array of situations. Our HMConnects™ program supports the specific needs of each client – before and after a claim is presented for payment.

Core Program Offerings:

- Negotiation for single cases or out-of-area claims
- Independent bill reviews for financial payment accuracy, medical necessity and treatment protocols
- High-cost case review, including clinical necessity assessment
- Review of specialty pharmacy dosing and supplies (evaluation of number of units, cost of units, etc.)
- Introduction and evaluation of transplant networks
- Services addressing fraud, waste and abuse

The Bottom Line

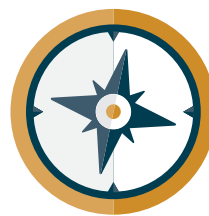
Our clinical risk specialists connect with our clients' financial and clinical experts – CFOs, risk managers and nurse case managers – to discuss each situation and provide suggestions and solutions that can help to optimize financial outcomes.



We're a partner who **watches the trends.**



We're a partner who **shares our knowledge.**



We're a partner who **provides guidance and confidence.**



We're a partner who works to **create solutions you can trust.**



Who Should Consider Managed Care Reinsurance Products?

- Health plans **expanding into new markets**
- Providers **taking on more risk** through carrier and government contracts
- Provider associations **“pooling” together** to take or share risk
- Providers **becoming insurers**

Industry Recognition

- “Preferred” by ACAP, the Association for Community Affiliated Plans, which represents and strengthens not-for-profit safety net health organizations
- Endorsed by the Health Plan Alliance, our products help health plans, hospitals and physicians improve operational and financial performance, medical management and market position

Fast Facts About HM Insurance Group (HM)

- HM Life Insurance Company and HM Life Insurance Company of New York **rated A (Excellent)** by A.M. Best Company*
- The company has annual gross revenues of **nearly \$1 billion**
- HM helps to protect **nearly eight million lives** through our Stop Loss and Managed Care Reinsurance product lines
- Through our insurance companies, HM holds **licenses in 50 states and the District of Columbia** and maintains offices nationwide

Find out more about our Managed Care Reinsurance solutions by visiting hmig.com



Guarding Financial Health
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*A.M. Best Company, July 2019.

Company statistics gathered through HM Insurance Group January 2019 Line of Business Report and other HM Insurance Group internal analysis. Stop Loss coverage is underwritten by HM Life Insurance Company, Pittsburgh, PA, in all states except New York under policy form series HMP-SL (11/16) or HMP-SL (08/19) or similar. In New York, Stop Loss coverage is underwritten by HM Life Insurance Company of New York, New York, NY, under policy form series HMP-SL (11/16) or HMP-SL (08/19) or similar. In all states except New York, Managed Care Reinsurance coverage is underwritten or reinsured by HM Life Insurance Company, Pittsburgh, PA, or Highmark Casualty Insurance Company, Pittsburgh, PA, under policy form series HM PEL 1105, HC PEL 1105, HMP PEL (08/19), HML 1105 ELR, HMC 1105 ELR, HM 1005-ELR or similar. In New York, Managed Care Reinsurance coverage is underwritten under policy form series HMNY PEL 1105, HMP PEL (08/19) or similar or reinsured by HM Life Insurance Company of New York, New York, NY. The coverage or service requested may not be available in all states and is subject to individual state approval. Reinsurance agreements only reflect a form number when required by applicable state law.