

Managed Care Reinsurance Overview

Since 2006, HM Insurance Group (HM) has been offering Managed Care Reinsurance products through HM Life Insurance Company, Highmark Casualty Insurance Company or HM Life Insurance Company of New York, protecting plans and providers from the potential financial risks associated with catastrophic health care claim costs. The products are backed by a history of long-term relationships and an approachable leadership team with years of industry experience. Learn more about the business.

Products

- Health Plan Reinsurance
- Provider Excess of Loss Insurance

Underwriting Team

- Underwriters dedicated to Managed Care Re products who average more than 20 years of experience

Target Market

- A mix of commercial, Medicare, Medicaid and state-sponsored programs across a range of organizations

Minimum Deductibles

- Health Plan Reinsurance – \$75,000
- Provider Excess of Loss Insurance – \$25,000

Minimum Premium

- Typically, \$100,000 for both Health Plan Reinsurance and Provider Excess of Loss Insurance

Claims

- Health Plan Reinsurance claims are processed in house
- Claims team averages more than 20 years of experience
- Health Plan Reinsurance turn-around time is 10 business days
- Provider Excess of Loss Insurance claims are processed by the NiiS
- Provider Excess of Loss Insurance turn-around time is 30 days

Maximum Per Case/Agreement

- Maximum premium per case is generally in the \$5 million to \$7 million range

Transplant Networks

- Networks include Optum, Cigna LifeSource, LifeTrac and Interlink

Value-Added Services

- Underwriting Consultation
- Product Development Assistance
- Turnkey Managed Care Stop Loss
- Marketing Consultation
- Medical Management Consultation
- Cost Management Assistance
 - HMConnects™ Program to assist with early identification of potential high-dollar claims including those for high-cost pharmaceuticals
 - Includes pre-pay bill review and post-pay audit

To learn more, contact your HM Insurance Group regional sales representative or visit hmig.com