



# HMO/MEDICAL EXCESS

## *Customized risk solutions that fit your business.*

As healthcare reform continues to bring new challenges and opportunities, it's hard enough to keep up with the changing landscape, let alone to manage the risk. The coverage you had in the past may not be appropriate to carry your business into the future.

Summit Re looks at the big picture to help our customers assess their catastrophic healthcare risks, and then we develop a plan to address them. From alternative excess reinsurance coverage designs to more sophisticated reinsurance risk transfer approaches that focus on the efficient use of capital, our customized solutions outdistance typical marketplace options.



## ***Why work with Summit Re?***

In today's rapidly evolving healthcare marketplace, the partner you choose to help mitigate medical excess loss has to be flexible, adaptable, and forward-thinking. Summit Re not only understands healthcare risk, but we've also built our reputation on crafting dynamic solutions that accomplish each client's specific goals. Our success depends on your success.

**We're in this together.**



# OUR TOOLBOX

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We partner with our clients to identify their risks and protect their resources, drawing from our comprehensive portfolio of managed care products to craft customized solutions. We offer options that include:

- Commercial, Medicare, Medicaid, and point-of-service risk coverage
- Continuation of benefits due to insolvency
- “Pass-through” provider arrangements
- Coverage for skilled nursing, rehabilitation, and home health care without meeting acute care requirement
- Coverage for long-term, acute-care facilities equivalent to inpatient hospital confinements
- Alternative funding designs such as experience refund, swing rate, retained corridor, and/or aggregating specific
- The ability to apply a single deductible to claims that straddle plan years
- Summit ReSources portfolio of medical management services

## ABOUT SUMMIT RE

Summit Re is a managing general underwriter and reinsurance advisor, working with health insurers, managed care plans, and self-funded employers throughout the US. We help our clients analyze, manage, and transfer risk to protect their financial stability.



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