

STRATEGIC HEALTHCARE SOLUTIONS

OFFERING STOP LOSS TO MANAGE PROVIDER RISK CONTRACTS

YOUR CONTRACTED PROVIDERS NEED STOP LOSS PROTECTION.

Hospital and physician value payment models increasingly require practitioners to assume greater financial risk for managing their patients' care. Risk contracting is often used to mitigate these costs and improve quality of care, but catastrophic claims can threaten providers' business and the viability of their contracts. As your health plan offers risk contracts to providers, you may need an outside expert to help provide competitive stop loss terms while complying with Physician Incentive Plan (PIP) regulations for your government member contracts.

A WIN-WIN SOLUTION.

Though CMS regulations mandate stop loss protection to reduce capitated providers' exposure to catastrophic risk, they have also put a legal obligation on health plans to ensure that their risk-bearing provider groups have appropriate coverage. By having access to a stop loss expert, you can make sure your contracted providers have the coverage they need.

SUMMIT RE CAN HELP.

As a full-service managing general underwriter (MGU) focused on mitigating catastrophic risk through strong underwriting principles, Summit Reinsurance Services is a leader in providing risk management and reinsurance strategies specifically for healthcare. Our experience runs deep, and we specialize in offering customized, compliant solutions.

As a strategic business partner, Summit Re offers complete MGU services to health plans offering stop loss to their risk-contracted providers, including:

- Stop loss underwriting services where the plan retains the risk on the stop loss.
- Pricing and administrating stop loss coverage that is compliant with PIP regulations.
- Evaluating the actuarial adequacy and pricing of your stop loss coverage provided through ACO, IPA, and/or medical group contracts.
- Providing medical case management support for excess medical risks on large claims that leak outside your networks.
- Offering captive strategies where providers could retain stop loss risk for risk contracts and their self-funded employee plans.



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