

STRATEGIC HEALTHCARE SOLUTIONS

AGGREGATE COVERAGE FOR MEDICARE SHARED SAVINGS PROGRAMS

HIGHER RETURNS MEAN TAKING ON MORE RISK.

The Medicare Shared Savings Program offers different participation options (tracks) that allow Accountable Care Organizations (ACOs) to assume various levels of risk. This model allows ACOs to receive a portion of the savings realized when they meet quality performance standards; the more risk they assume, the larger their portion of the shared savings. Ultimately, all participants will need to assume some downside risk. Aggregate reinsurance coverage allows ACOs a way to mitigate the additional risk so they can comfortably participate in this payment model.

FINDING THE RIGHT COVERAGE.

Aggregate reinsurance coverage allows a Shared Savings Program ACO to cover its downside risk over CMS Innovation Center-assigned benchmarks. Coverage can be customized to the organization, and the premium represents only a small percentage of the overall annual benchmark budget. With aggregate coverage, ACOs can reduce the downside risk while retaining the upside advantages.

SUMMIT RE CAN HELP.

As a full-service managing general underwriter (MGU) focused on mitigating catastrophic healthcare risk through underwriting principles, Summit Reinsurance Services is a leader in providing risk management strategies. Strong reinsurance relationships allow us to offer aggregate reinsurance coverage for ACOs—and the service to back it up.

As a strategic business partner, Summit Re offers coverage and complete MGU services that include:

- In-house underwriting based on the claims experience of the Medicare Shared Savings Program (MSSP) ACO.
- Coverage levels that can vary depending on the organization's risk corridor.
- Attachment points that start at 105% of the benchmark, but can be lower based on the ACO's success in managing its members.
- Summit ReSources medical management support.
- Actuarial review of aggregate reinsurance pricing when brokering this coverage.



Summit Reinsurance Services, Inc.
6920 Pointe Inverness Way, #140 | Fort Wayne, IN 46804
260-469-3000 | summit-re.com