

# Managed Care E&O

## Managed Care E&O for Organizations That Seek Coverage\* for Today's Changing Environment

**Management liability options available—separate or shared limits for all coverage sections.** In today's complex and challenging healthcare environment, managed care organizations face unique risks and liability exposures around network design and other issues associated with the Affordable Care Act's provisions and requirements. OneBeacon Healthcare Group® provides access to healthcare industry expertise and tailored products\*; all delivered through our dedicated team of managed care specialists. What's more, as a member of OneBeacon Insurance Group®, our solutions are backed by the financial strength of OneBeacon.



Our insight into the intricacies of the managed care environment, combined with our broad and deep industry experience, sets us apart in this marketplace. With an end-to-end approach highlighted by our unique risk management resources and knowledgeable claims team, we address the needs of managed care clients.

### Specialized Protection and Features

- Definition of managed care activity expanded for potential new areas of risk, including calculation of medical loss ratio with related distribution and quality improvement organization programs
- Punitive damages coverage—most favorable venue where permitted
- Simple and insured centric language that is clear and understandable
- Carveback to the insured vs. insured exclusion for qui tam action claim expenses
- E&O dovetails with the management liability policy
- Definition of claim alleviates certain reporting uncertainties by recognizing that demands for internal member or provider reviews/appeals are part of the normal course of business for managed care accounts, not claims
- Claim expenses include costs of electronic discovery and, with our consent, public relations consultant expenses
- Simple and logical approach to related claims

### Limits

- Up to \$25 million in capacity
- Primary and excess coverage available

### Eligible Risks

Managed care organizations of all sizes and categories including:

- Health Maintenance Organizations (HMOs) and Preferred Provider Organizations (PPOs)
- Independent Practice Associations (IPAs) and Physician Hospital Organizations (PHOs)
- Management Service Organizations (MSOs)
- Quality Improvement Organizations (QIOs)
- Utilization Review Organizations (UROs)
- Accountable Care Organizations (ACOs)

# OneBeacon

HEALTHCARE GROUP

## OneBeacon Healthcare Group

is a brand of OneBeacon Insurance Group, Ltd. OneBeacon Healthcare Group specializes in professional liability coverages and other coverages for hospitals, physicians and complex risks, free-standing medical facilities, senior living organizations, and managed care organizations.

## OneBeacon Insurance Group, Ltd.

("OneBeacon") is a subsidiary of Intact Financial Corporation (TSX: IFC). OneBeacon's underwriting companies offer a range of specialty insurance products sold through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. OneBeacon's solutions target group accident and health; commercial surety; entertainment; environmental; excess property; financial institutions; financial services; healthcare; management liability; ocean and inland marine; public entities; technology; and tuition refund.

## In Addition

Our managed care E&O liability product includes:

- Easy to understand language
- Broader coverage responding to new exposures in the healthcare industry
- Management liability coverage options for managed care organizations including D&O, EPL, FL, and Crime

## We Help Minimize the Risk

Risk management services for qualified accounts can include:

- Access to a web portal offering information on the latest in the managed care industry, such as current case law and emerging issues
- Information for use with daily business decisions, such as contract drafting
- Tailored risk management services through Robinson+Cole LLP, including policy and procedure review, and access to experienced managed care attorneys when critical situations arise in your organization

## Claims Services

- Our team of claims professionals has decades of experience handling claims in the managed care industry. Our insight into the complexities and intricacies of managed care organizations sets us apart from our competitors. We have established strong working relationships with some of the most experienced and successful managed care attorneys in the country.
- Preferred pricing has been negotiated with many of the firms and may be available to policyholders. We also welcome the opportunity to be introduced to attorneys with whom policyholders have had success. The collaboration between OneBeacon Healthcare Group, insureds and defense counsel is fundamental to achieving the best possible outcome.

Visit [onebeaconhc.com](http://onebeaconhc.com) for more information or contact Jessica Wardwell at 860.321.2617 or [jwardwell@onebeacon.com](mailto:jwardwell@onebeacon.com).

You can also find us on:



*\*Coverages may be underwritten by one of the following insurance companies: Atlantic Specialty Insurance Company, Homeland Insurance Company of New York, Homeland Insurance Company of Delaware, OBI America Insurance Company and OBI National Insurance Company.*

*This material is intended as a general description of certain types of insurance coverages and services. Coverages and availability vary by state; exclusions and deductibles may apply. Please refer to the actual policies or consult with your independent insurance advisor for descriptions of coverages, terms and conditions. Some coverage may be written by a surplus lines insurer through a licensed surplus lines broker. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.*