



MANAGED CARE ERRORS & OMISSIONS LIABILITY

Allied World specializes in the complex healthcare environment and is committed to providing comprehensive and innovative solutions for our customers. We understand that each policy needs to be tailored to the specific needs of the insured, and we are continually evolving to manage risk and provide coverage against emerging exposures.

With nearly three decades of combined experience, our underwriting team is among the foremost leaders in the industry. Companies both large and small turn to Allied World for primary and lead excess coverage. Our coverage also includes specialized services at every level, as well as risk management support at no additional charge.

ORGANIZATIONS COVERED

Managed Care Organizations/Plans

- HMOs (Health Maintenance Organizations)
- IPAs (Independent Physician Associations)
- PBMs (Pharmacy Benefit Management Organizations)
- PHOs (Physician Hospital Organizations)
- PPOs (Preferred Provider Organizations)

Managed Care Service Providers

- Case/Disease Management Providers
- CVOs (Credentialing Verification Organizations)
- MSOs (Management Service Organizations)
- PRSOs (Peer Review Service Organizations)
- TPAs (Third Party Administrators)
- UROs (Utilization Review Organizations)

FEATURES & HIGHLIGHTS

- Definition of covered Managed Care Activities is broad and includes provider selection, utilization review, disease and case management, claims administration, administration, management and marketing of health and managed care plans, quality assurance and establishment of provider networks
- Broad definition of insured includes past and present employees, medical directors, directors, officers, committee members and volunteers

- Specific coverage for breach of confidentiality or improper disclosure of protected medical information under HIPAA managed care activities
- Vicarious liability coverage for Medical Services as well as Managed Care services and Personal Information Protection
- Automatic 90-day coverage for mergers and acquisitions
- Broad provider selection coverage for claims by members alleging negligent selection and for claims related to credentialing
- Full anti-trust coverage (no co-insurance applied)
- Regulatory claim coverage
- Personal Information Protection coverage
- Credit Monitoring/Notification cost coverage (first dollar)
- Incidental medical services coverage (flu shots, nurse call line, blood draws, blood pressure screening)
- Coverage for HIPAA fines and penalties (and any other federal, state or local privacy laws or regulations)
- Full coverage for punitive damages with most favorable venue, where insurable by law
- Notification costs coverage (first dollar)
- Final adjudication language
- Worldwide coverage

LIMITS

Our policy is available on either a duty to defend or indemnity basis with up to \$25 million in capacity.

RISK MANAGEMENT

With policy purchase or renewal, Allied World provides significant value added services at no additional cost. The Washington D.C.-based law firm of Crowell & Moring, LLP provides up-to-the-minute information and cutting-edge risk management services to our managed care customers, such as:

- **Education Programs:** “Tip of the Week” email with current industry events, happenings and practical tips related to managed care organizations.
- **Bi-monthly E-Newsletter:** In-depth analysis of emerging issues, legal and regulatory changes, as well as recent managed care decisions.
- **“Best Practices” Handbook:** Addresses all aspects of managed care and is designed to reduce the risk of operational errors and omissions. It is constantly updated to keep pace with current risk management issues.

SERVICE STANDARDS

At Allied World we are committed to providing the highest level of service. We:

- Acknowledge all submissions within 24 hours
- Acknowledge all claim notices with an immediate email response and assignment of claims representative within 24 hours
- Issue all policies within 7 business days from the date of receipt of the last subjectivity (if applicable)
- Issue excess policies prior to receipt of all underlying policies (primary underlying or followed policy required)

FINANCIAL STRENGTH

We understand how important it is that a carrier has the financial strength to ensure that it will be there when your clients need us. Allied World Assurance Company has earned an A.M. Best “A (Excellent)” rating. We believe that our conservative balance sheet, expanding scope of operations and solid capital base put us in a superior position to withstand future economic upheavals and to provide our insureds the protection they need.

ADDITIONAL PRODUCT OFFERINGS

Additional products available to healthcare organizations include D&O/EPL, Fiduciary, Benefit Plan Purchaser E&O, Hospital Professional Liability, Miscellaneous Medical Professional Liability, Clinical Research Liability and Technology E&O.

CONTACT US.

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Approved producers may submit risks at:

E submissions@awac.com or **F** 860 284 1302

Non-approved producers, contact our Business Development team at:

E usbd@awac.com

This information is provided as a general overview for agents and brokers. Coverage is underwritten by Darwin National Assurance Company (DNA) and Darwin Select Insurance Company (Darwin Select) which currently have an A.M. Best rating of “A (Excellent).” DNA and Darwin Select are subsidiaries of Allied World Assurance Company Holdings, Ltd. Coverage is offered only through licensed surplus lines agents and brokers. Actual coverage may vary and is subject to policy language as issued.

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