



### Our strengths can make your business stronger.

- Appetite risk that's clearly defined and consistently applied
- A culture dedicated to finding solutions for our clients through innovation and collaboration
- Underwriting excellence and operational efficiency
- Outstanding claims and customer service

### Liberty is here for you. Today. Tomorrow. Together.

For more information, please visit: [lmi.co/business](https://lmi.co/business).



Follow us on LinkedIn and be in the know on emerging trends, legislative updates, and announcements.

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# Liberty Mutual HMO reinsurance

## Take charge of financial risk with flexible coverage and superior service.

Help HMOs prepare for unexpected cost-of-care surges with a stop gap plan that features world-class support at every step.

### A safety net for soaring medical losses

Liberty Mutual HMO reinsurance helps HMOs manage growing financial risk associated with member care costs. Whether your customer is a startup or a well-established firm, this coverage helps curtail the impact of catastrophic claims.

### Clarity that prevents surprises

With Liberty Mutual, your customers can expect simplified policy language, flexible program design, flexible limits, and clear payment terms. Easy-to-understand coverage helps customers estimate reimbursements and do financial planning with greater accuracy.

### Coverage details

- Specific retentions per member ranging from \$75K up to \$1.5M
- Unlimited maximum benefit covered per member option available
- Up to \$10M continuation of benefit coverage
- Minimum premiums as low as \$50K
- Captive reinsurance options

### Appetite and services

We prefer customers who offer commercial, Medicare, or Medicaid membership, and we have special expertise in coverage for startup HMOs. Our services include:

- Any combination of inpatient hospital, outpatient hospital, sub-acute, professional, ancillary, and pharmaceutical services
- Unlimited claim valuations with "amount paid" language available for eligible risks
- Flexible claim reporting and submitting deadlines
- Alternative risk-transfer financing options, including experience refunds, retained corridors, inner aggregates, and aggregating specific deductibles

### Access to ProAct®

The Liberty Mutual ProAct program engages select vendors that provide the leading expertise in catastrophic claim management and clinical consulting services. In many cases, fees for services are considered eligible expenses under the contract for members that pierce reinsured retention.