

# ACCOUNTABLE CARE ORGANIZATIONS (ACOs)

It's clear that we are at the forefront of a changing healthcare landscape. Public need, legislative directives and technological advances are challenging the "old" model of how healthcare services are delivered and paid for. Healthcare organizations, particularly newly formed Accountable Care Organizations (ACOs), will face a host of new exposures on many fronts. How they address these many risks will dictate their long-term success.

## COORDINATED CARE IS KEY

The goal of coordinated care is to ensure that patients, sometimes comprised of an assigned population of previously uninsured individuals, get the right care at the right time, while ensuring wellness and prevention of illness as well as avoiding unnecessary duplication of services. The goal of increasing care coordination is to help reduce unnecessary medical care and improve health outcomes, leading to a decrease in utilization of acute care services. When an ACO succeeds both in delivering high-quality care and spending healthcare dollars wisely, it will share in the savings it achieves.

## CLEAR VISION

Allied World Healthcare is in the unique position to address ACO needs: we have years of experience insuring healthcare providers, hospitals and physicians – as well as HMOs, PPOs, and IPAs. This uniquely positions us to understand the myriad of exposures that ACOs may encounter. As one of the leading Healthcare insurance providers, we have a dedicated team and full suite of products to address the emerging exposures of ACOs.

Just as ACOs will be providing a wide spectrum of care, they will also have a wide spectrum of exposures. Allied World's ACO liability protection offers both a flexible and comprehensive solution for all ACO liability coverage needs. We built our policy around the same three key ACO Goals – Coordination, Quality, and Cost Containment:

- **Coordination:** Multiple coverages work together to reduce gaps.
- **Quality:** Our knowledgeable team brings comprehensive protection from a carrier that not only is a market leader, but backs policyholders with risk management support (many services are complimentary as part of the policy) and dedicated claims service.
- **Cost Containment:** We believe that our coverage is very competitive and works best when combined so that ACOs are not paying for coverage twice!

Our policy is modular, allowing insureds to customize and build an array of coverages that fit their specific exposures and risk purchase appetite, while ensuring that gaps are reduced. Coverage is built off the core Errors and Omissions (E&O) policy, with additional coverages as optional. ACOs can select different retentions and can also purchase shared or separate limits between certain coverages. Solutions include:

- Errors & Omissions
- Regulatory Claims Coverage
- Medical Professional Liability (including GL)
- Privacy Liability & Network Risk
- Directors & Officers Liability
- Employment Practices Liability (EPL)
- Fiduciary Liability
- Crime Coverage



## CAPACITY

\$25 million (per coverage section) on a Surplus Lines basis  
Minimum attachment point: \$1M

## AGILE AND ADAPTABLE

Our ACO product was developed as an ACO-specific solution. Just as ACOs will continue to grow and evolve over time and testing our ACO product's modular design will allow our coverages to grow and evolve as well. That's the beauty of Allied World – experienced to recognize the needs, and sleek and responsive to be able to adjust as market conditions warrant.

## CONTACTS

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