



IronHealth®

Integrated Delivery Organization



As healthcare companies become more integrated so should their insurance coverage. That's why IronHealth, the specialty healthcare unit of Ironshore Inc., has developed the Integrated Delivery Organization (IDO) Policy to address the potential gaps that exist in the multi-policy liability insurance approach typically taken by healthcare organizations that are building and blending care delivery and care management/financing vehicles. The IDO policy form provides the most comprehensive coverage for integrated delivery organizations in the market today.

IronHealth's IDO policy form allows healthcare organizations to consolidate separate liability programs into one insurance product, which provides greater efficiencies and integrated protection for sector-specific liability risk.

Integrating coverage for multiple liability sectors results in greater economies in insurance pricing, better flexibility for management to address a broad spectrum of risk and to streamline the claims management processes for managed care organizations, healthcare provider organizations, physician groups, and product delivery companies.



This integrated product for Integrated Delivery Organizations includes:

- Directors and Officers Liability
- Employment Practices Liability
- Managed Care Errors and Omissions
- Medical Professional Liability
- General Liability
- Fiduciary Liability
- First and Third Party Privacy
- Option for Government Billing E&O



Underwriting appetite

IronHealth has expertise underwriting each of the individual lines of coverage offered in this comprehensive product, but recognized the potential shortcomings of applying these individual lines of coverage to the rapidly evolving and integrated healthcare business models. We saw the need for a full-service approach for new and evolving organizations emerging as a result of healthcare reform. We understand that these organizations - whether start-ups or more established businesses - need coverage that is flexible and that can grow with the organization, adding coverage as needed.



Coverage highlights

- Coverage parts that are designed to dovetail with each other
- Duty to defend form
- Broad definitions of:
 - Insured - varies appropriately by coverage part
 - Claim - includes claims brought by the government on MC E&O and D&O
 - Managed Care Services - includes activities performed for the organization itself or for others; activities performed in person, on paper, electronically or in any other form; activities are not tied to the application
- Minimal exclusionary language
- Coverage affirmatively stated to be primary
- Non-cancelable by insurer except for non-payment
- Punitive damages with most favorable venue language
- 90 day claim reporting
- Final adjudication language
- Worldwide coverage

Coverage features

- Aggregate limits available up to \$25M
- Limits can vary by coverage part
- Self Insured Retentions start as low as \$15K



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