



**IronHealth<sup>®</sup>**

Accountable Care Organization



### IronHealth's integrated product for ACO's includes:

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

### 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
  - **ACO 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 exclusions:**
  - No antitrust exclusion on MC E&O and D&O
  - No insurance company E&O exclusion
  - No contract or indemnification agreement exclusion on MC E&O
  - No insolvency exclusion
  - No patent, copyright or trademark exclusion on MC E&O
- **Non-cancelable by insurer except for non-payment**
- **Punitive damages with most favorable venue language on MC E&O**
- **90 day claim reporting**
- **Final adjudication language**
- **Worldwide coverage**

### Coverage features

- Aggregate limits available up to \$25 million
- Limits may vary by coverage part
- Low Self-Insured Retentions

### Underwriting appetite

IronHealth has expertise in underwriting each of the individual lines of coverage offered in this integrated product and saw the need for an integrated approach for Accountable Care Organizations particularly. We understand that for the most part, these are start-up organizations which need coverage that is flexible and coverage that can grow with the organization as it grows.

### Availability

IronHealth's ACO product is available on an open brokerage basis.





## Contacts

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