



## BLISCare Complication Insurance Protection



### BLISCare Surgical Complication Protection Insurance

Leavitt Risk Partners has created a new, one-of-a-kind product, 'BLISCare' surgical complication protection insurance, which is now available exclusively to those surgeons who meet BLIS underwriting standards. Once approved, the BLIS surgeon is uniquely positioned in their market to provide their patients and/or payers with protection from complication-related medical bills. The BLIS surgeon is able to utilize the BLISCare insurance program to provide a range of complication protection options for their patients. This unique approach creates a solution that is well positioned in a healthcare market that is quickly evolving into an outcomes based environment.

### BLISCare Complication Protection Insurance can be used in many situations, namely to

- Attract cash-pay patients by offering protection from post-surgical complication related medical bills.
- Provide a financial back-stop to contractual risk pushed to providers in emerging 'value-based' bundled contracts.
- Help providers earn better margins on surgical cases.
- Bridge risk sharing mechanisms between physicians and hospitals.
- Reduce risk on stop loss exposure.

### Coverage highlights

- Customized coverage.
- Per procedure paid limits up to \$250K.
- Protection time periods up to 60 months.
- First dollar paid claims.
- No patient financial responsibility.
- No co-pays or deductibles to patient.
- Costs resulting from complication event during policy period are covered for up to 1 year after expiration of coverage period.
- Leavitt Risk Partners serves as Managing General Agent for the BLISCare program.
- BLISCare is underwritten by ISIC.

### Representations and Warranties Insurance is a valuable solution for both buyers and sellers

#### Provider value proposition

- Attract more patients.
- Improve margins per case.
- Win more attractive payer contracts.
- Protect patients from unexpected medical bills.
- Improve medical malpractice exposure by reducing friction between surgeon and patient resulting from post-surgical complications.

#### Patients/Payer value proposition

- A "Clean exit" from the sale
- Immediate distribution of sale proceeds
- Reduce contingent liabilities
- Protect passive sellers or silent partners
- "Severability" from other sellers
- Reduce reputational risk by avoiding lawsuits
- Expedite sale by eliminating obstacles to closing
- Cover for defense costs and settlement
- Claims support from industry professionals





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