



IronHealth[®]

IronCARES[®]



IronHealth is proud to introduce IronCARES

Bearing the financial risk of providing medical services in today's complex and evolving healthcare landscape is a job that is not easily accomplished with a single set of tools or team of people. The task becomes even more challenging when dealing with the unique concerns of catastrophic healthcare claims. Purchasing an HMO Reinsurance, Provider Excess Insurance, or other type of "stop loss" product is an essential step in mitigating and managing the adverse financial exposure that these types of claims can have on an organization's bottom line. Partnering with the right team of people to improve clinical outcomes and enhance care coordination on these complex cases is just as vital.

IronHealth is proud to introduce IronCARES[®], a risk management program meant to compliment your HMO Reinsurance and Provider Excess of Loss insurance solutions. The IronCARES program brings together IronHealth's industry leading underwriting capabilities with the leading vendors dedicated to the unique needs of catastrophic, medically complex healthcare cases.

IronCARES Value Proposition:

IronCARES offers a flexible, yet disciplined approach that helps clients achieve optimal financial and clinical outcomes related to the management of catastrophic or specialty healthcare claims. Through this multifaceted program, the IronHealth team, backed by a panel of Registered Nurses and physicians will respond to the needs of each client and provide expert support as preferred and designed in conjunction with the client. Our program is guided by five key attributes developed by surveying our clients and brokers to identify the most important elements of a successful risk management program.





These attributes include:

Adaptability

IronCARES is a fluid program that is molded to fit each individual client's needs. We recognize that there is more than one path to success. And, we acknowledge that our clients know best what their needs are and may already have existing programs in place to manage the unique risks associated with catastrophic, medically complex cases. We serve to compliment, not replace, your existing programs. IronCARES nurses work in concert with your own case managers and function as a liaison between you and the leading clinical and cost containment vendors in the healthcare industry.

Responsiveness

IronCARES offers 24/7 assistance because catastrophic and clinically complex cases don't just happen during regular business hours. We are here when you need us. We also support our clients by supplying outcome reports on a regular or ad hoc basis. We will work with each client to develop reports that meet that client's specific needs.

Experience

IronCARES is backed by a panel of contracted physicians and Registered Nurses (RNs) that have an average of twenty years experience in the management of catastrophic healthcare claims and have particular expertise in the areas of transplant, oncology and neonatal cases (NICUs) and specialty pharmacy. Additionally, we have access to the field's first and only predictive modeling tool to help assess the cost and clinical outcomes of the top 125 'trigger diagnoses' that most often yield requests for reimbursement under our coverages.

Voluntary

Participation in the IronCARES program is voluntary and is not a prerequisite to accessing the financial benefits of your HMO Reinsurance or Provider Excess Insurance coverage. And, IronCARES does not impose any mandatory reporting requirements outside of the general claim and notification reporting requirements as contained in the HMO Reinsurance and Provider Excess Insurance agreements.

Cost-Effectiveness

Given the volume of activity that we generate with our preferred vendors, the IronCARES program is able to secure discounted fees for most services provided. And, qualifying clients may be eligible to receive "Risk Management Dollars" that can be allocated towards the purchase of risk management products and services from vendors of their choice. Examples of fees include specialty network access fees, percentage of savings fees generated from bill review audits and case management fees that may be billed on a per case or per member per month (PMPM) basis.

Overview of available services & resources

Our experts perform a full array of services for our clients which may include:

- Specialty care management and support, including access to national tertiary specialty networks to manage:
 - Transplants (solid and soft tissue-all phases). We will help you navigate the complex and often overwhelming task of selecting the network and/or Center of Excellence that will yield the most optimal clinical and financial results for you and your Members.
 - Neonates and complex infants
 - Oncology care
 - Renal care (including dialysis)
 - Traumatic injury/rehabilitation
 - High cost pharmaceuticals
 - Other high risk/high exposure cases
- Access to national PPO/Wrap networks to round out your provider network when Members go out of network
- Bill review, audit and negotiations:
 - In-network and out-of network
 - Case specific or full risk solutions
- Peer medical reviews (prospective and retrospective) to promote the highest quality of medical care and to validate that standards of care are being met
- Claim-specific case consulting and risk improvement planning
- Supportive resources on claims below policy retention



These services may be deployed on a targeted, case specific basis or via a generalized, enterprise risk management approach for clients that may need additional assistance.

Enterprise risk management services may include:

- Case Management that can be implemented on a first dollar basis
- Utilization Management to monitor and evaluate appropriateness of care
- Disease Management that educates members with complex, chronic conditions with the ultimate goal of improving self management skills, disease knowledge and life-style changes
- Facilitation of continuity of care and cost effective interventions
- Support to providers and health plan staff and patients and family
- Clinical consultation on post-claim reviews

To learn more about the IronCARES program and the full suite of stop loss solutions that IronHealth offers, please contact:

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