



IronHealth[®]

Medicare Reporting &
Secondary Payer Act Liability



Ironshore's new Medicare Reporting and Secondary Payer Act Liability Insurance Policy, underwritten by Ironshore Specialty Insurance Company, includes the following specialized insurance coverages:

- Liability for third party bodily Injury caused by a reporting error under Section 111 of the Medicare, Medicaid and SCHIP Extension Act of 2007 (MMSEA)
- Civil Fines and Penalties for failure to file, or improper filing, of reports under Section 111 of the MMSEA, including expense for investigation, defense, and other expenses as defined in the policy form
- Medicare Secondary Payer Act Liability covering actions for failure to protect Medicare's financial interest
- Medical Billing Error Liability, including expenses incurred in the investigation and defense of billing error allegations, and Compliance Audits (this coverage will be subject to a sub-limit)
- Public Relations Expense Reimbursement Coverage
- Personal Information Protection Expense Reimbursement Coverage, including protection for alleged HIPAA violations, GINA (Genetic Information Nondiscrimination Act) violations, and other unauthorized use or loss of patient information
- Medical Payments Expense Reimbursement Coverage, providing reimbursement for immediate medical care provided to third parties, and to facilitate proactive loss management
- Policyholder services provided by MGU Specialty Risk Services



Other Policy features include

- Coverage is offered on a claims made basis
- Broad definition of "Insured" includes: Named Insured, Employees, Volunteers, Members of Board Of Directors, Board Of Trustees or Committee Members
- Defense Expense is included within the Limit of Liability
- Primary Policy limits of \$1M per claim, \$3M aggregate; higher primary limits (up to \$5M per claim and in the aggregate) are available
- Initial premium subject to adjustment by audit based on actual claims subject to reporting requirements under Section 111 of the MMSEA



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When considering a long-term insurance partner for your business, please call:

1-877-IRON411

www.ironshore.com
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Ironshore, a Liberty Mutual Company, provides broker-sourced specialty property and casualty insurance coverages for varying risks located throughout the world. The Liberty Mutual group of companies is rated A (Excellent) by A.M. Best and A (Stable) by Standard & Poor's. For more information, please visit: www.ironshore.com.

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