

Liberty Mutual Stop Loss

Introducing ProAct®

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 HMO Reinsurance, Provider Excess Insurance, a "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.

Liberty Mutual's stop loss division is proud to introduce ProAct®, a voluntary risk management program meant to compliment your HMO Reinsurance, Provider Excess of Loss insurance solutions and stop loss insurance. The ProAct® program brings together Liberty Mutual's industry leading underwriting capabilities with best in class vendors and an elite internal network of registered nurses dedicated to the unique needs of catastrophic, medically complex healthcare cases.

Partner with Liberty Mutual, and you benefit from the financial strength, security, and capacity of a Fortune 100 carrier. Go beyond business as usual.

💰 ProAct Value Proposition:

ProAct 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 Liberty Mutual team, backed by our internal network of Registered Nurses and consulting physicians will respond to the needs of each client and provide expert support as preferred and designed in conjunction with the client. We believe the foundation of a successful risk management program is built on a thorough understanding of the needs identified by our valued clients. program.

🔗 Overview of available services & resources

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

To learn more please contact:

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- Specialty care management and support, including access to national tertiary specialty networks to manage:
 - Access to transplant networks, including in-depth contract comparisons
 - Neonates and complex infants
 - Oncology care
 - Renal care (including dialysis)
 - High cost pharmaceuticals
 - Implantable Devices
 - 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