



## IRONHEALTH®

Managed Care Liability  
Insurance – Exclusive Program  
Designed for MSOs through HPSI



In recent years there has been a proliferation of management service organizations (MSOs). These businesses offer private medical practices the opportunity to outsource not only back-office operations (e.g., medical records, medical equipment, billing and collection) but a host of other services including: credentialing of healthcare providers, negotiation/implementation of value based care contracts, and adoption of clinical metrics and utilization guidelines (collectively referred to as “managed care services”). As the scope of managed care services provided by the MSOs expand, so too does their potential for legal liability. Ironshore has a customized managed care insurance solution to respond to MSO’s evolving liability exposures.

### WHO IT’S FOR

Management Service Organizations (“MSOs”) providing managed care services to physician practices.

#### EXCLUSIVE MSO PROGRAM THROUGH HPSI

- **Definition of Managed Care Service** – our definition of covered managed care services includes services or activities performed whether for the organization itself or for others, in person, on paper, electronically, or in any other form
- **Risk Adjustment Dispute Expense Endorsement** – sublimit of coverage for the amount an Insured is legally obligated to pay as result of Risk Adjustment Dispute Event a downside risk adjustment calculation available exclusively through HPSI
- **Private Information Protection** – coverage is on a first dollar basis including cost for notification and credit monitoring. This coverage is offered as an additional limit and has no coinsurance or constraints around the vendor’s that can be used
- **Broad Definition of Claim** – includes affirmative coverage for claims brought by the government in any capacity
- **Coverage for fines and penalties imposed under HIPAA and any other similar federal, state or local privacy law or regulation**
- **Vicarious liability for medical services as well as all managed care services and private information protection**
- **Definition of Insured Person** - is extended to anyone duly authorized to conduct any managed care service on behalf of the insured

**For more information on this program please contact:**

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