

High Dollar Managed Care Reinsurance



Are you prepared for high dollar claims that exceed Average Daily Maximums?

Are you prepared?

Excess ADM Reinsurance helps with:

- Severe burns and trauma cases
- Very low birth weights
- Complicated pediatric care
- Specialty care at highly specialized facilities (such as for failed transplants)

ING Reinsurance has a solution

ING's Excess ADM Reinsurance puts a cap on those charges that exceed the underlying ADM limitations. The illustration on the next page shows how it can reduce HMO liability for unreimbursed inpatient charges (after underlying HMO reimbursements and with a \$500,000 corridor).

Excess ADM reinsurance is available only in conjunction with ING's HMO Excess Reinsurance, and has the same underlying definitions. It is a separate agreement underwritten and issued by ReliaStar Life Insurance Company. ▶

ING offers reinsurance for additional protection on high dollar claims.

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Excess ADM Reinsurance

	Scenario 1	Scenario 2
Assumptions		
Underlying deductible	\$100,000	\$ 100,000
Average daily maximum	\$ 2,500	\$ 2,500
Coverage	IP Only	IP Only
Coinsurance	90%	90%
High excess deductible	\$500,000	\$ 500,000
Inpatient days	\$500,000	\$ 500,000
Total incurred charges	\$800,000	\$1,200,000
HMO Reinsurance Recovery		
Eligible loss	\$250,000	\$ 250,000
Less: HMO deductible	\$100,000	\$ 100,000
Subtotal	\$150,000	\$ 150,000
Less: coinsurance	\$ 15,000	\$ 15,000
Net expected recovery	\$135,000	\$ 135,000
High Excess Recovery		
Total incurred charges	\$800,000	\$1,200,000
Less: underlying recovery	\$135,000	\$ 135,000
Net loss to HMO	\$665,000	\$1,065,000
Less: underlying deductible	\$100,000	\$ 100,000
Eligible high excess liability	\$565,000	\$ 965,000
Less: high excess deductible	\$500,000	\$ 500,000
Subtotal	\$ 65,000	\$ 465,000
Less: coinsurance	\$ 6,500	\$ 46,500
High Excess Recovery	\$ 58,500	\$ 418,500
Total Reinsurance Recovery by HMO	\$193,500	\$ 553,500

ING has the managed care experience and knowledgeable representatives to offer innovative special products designed to meet your reinsurance needs. We are committed to providing our clients with competitive and responsive reinsurance products and services. We welcome the opportunity to evaluate each client's needs and provide effectively designed and priced reinsurance solutions.

For more information, please contact your ING Reinsurance representative or call 612.342.7945.

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