



KRMA

KISMET RISK MANAGEMENT ASSOCIATES

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Connecting Solutions.

ABOUT US



Kismet Risk Management Associates, LLC (KRMA) is a Managing General Underwriter (MGU) of Medical Stop Loss on behalf of our AM Best rated A (Excellent) partner carriers. We provide stop loss insurance solutions tailored to each of our customer's needs and preferences by offering:

- Access to doZEN, our Best in Class risk management and cost containment platform designed for self funded health plans.
- Partnerships with industry experts and utilization of innovative technologies to help meet the ever-changing and expanding needs of our customers
- Proprietary program to apply quantifiable risk windows for referenced-based reimbursement (RBR) programs and an understanding of balance billing settlements
- Direct access to consultative underwriting and marketing expertise by a seasoned management team and dedicated staff

50+

YEARS

of combined Self-Insurance and
Stop Loss Underwriting and
Marketing experience

"A"

(EXCELLENT)

A.M. Best and S&P Rated
Partner Carriers

25+

PARTNERS

Actively engaged in Prospective
and Retrospective Cost
Containment Solutions

OUR MISSION



BRINGING TOGETHER

innovative strategies to manage the cost of healthcare for organizations while advocating for both the group health plan and the individual members.

HARMONIZING

Quantitative with Qualitative Metrics
to Achieve Overall Successes

VISONARY

UNDERWRITING & RISK MANAGEMENT

- In-depth analysis of PPO networks & Reference Based Reimbursement Programs including proprietary pricing models
- Clear and concise contract design that can be tailored to meet the needs of our clients
- Customized approach to underwriting and financing stop loss exposures with both a short term and long term outlook
- Consultative Renewal Discussions
- Experience with underwriting and establishing alternative funding and captive arrangement for medical stop-loss insurance



REVOLUTIONARY

CLAIMS MANAGEMENT & COST CONTAINMENT

- Proactive approach to claims management starting with the underwriting review and analytics.
- Claims adjudication partners for independent and specialty claim reviews
- Access to in-house and outsourced experts for clinical reviews and medical management
- Monthly claims data analysis for maximized impact
- Claims reimbursement in an average of 10 business days with complete submission.
- doZEN offers a platform to connect policyholders to best-in-class cost containment services and vendors



An Action for An Action

WHY  KRMA[®]

It is important to have a partner that looks out for not only your health plan, but also your members by going the extra mile to advocate on your and their behalf. Our consultative approach works with you, your consultant, and your Third Party Administrator to mitigate risk and protect your business. Our humanitarian principles enhance the quality of the protection you receive.



Underwriting Guidelines

Minimum lives: 50*

Minimum Participation: 75%

Min. Specific Deductible: \$35,000*

Max Specific Coverage: Unlimited

Max Aggregate Coverage: \$1 Million

Contract Basis Available: 12/12, 12/15,
12/18, 15/12, 24/12, or Paid

No multi-year rating guarantees

No mandatory lasers at renewal

Maximum producer compensation: 15%

All groups must be administered by an
approved TPA

All groups must have pre-cert and large
case management in place

*groups under 150 lives and/or specific deductibles
under \$50,000 require a minimum of 3 years of self
funded claims experience

*** All guidelines are subject to underwriter review



Kismet Risk Management Associates, LLC

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PRODUCTS AND SERVICES

SPECIFIC (INDIVIDUAL) STOP LOSS INSURANCE

Specific stop-loss provides protection for the employer against high claims on any one individual member. KRMA offers:

- Specific Deductibles ranging from \$50,000 and up
- Specific only coverage
- Aggregating Specifics
- Specific Claim Advancement
- Specific Terminal Liability

AGGREGATE (GROUP) STOP LOSS INSURANCE

Aggregate stop-loss provides protection for the policyholder's total group claims during a contract period. KRMA offers:

- Variable Aggregate Attachment Points
- Aggregate Accommodation
- Aggregate Terminal Liability

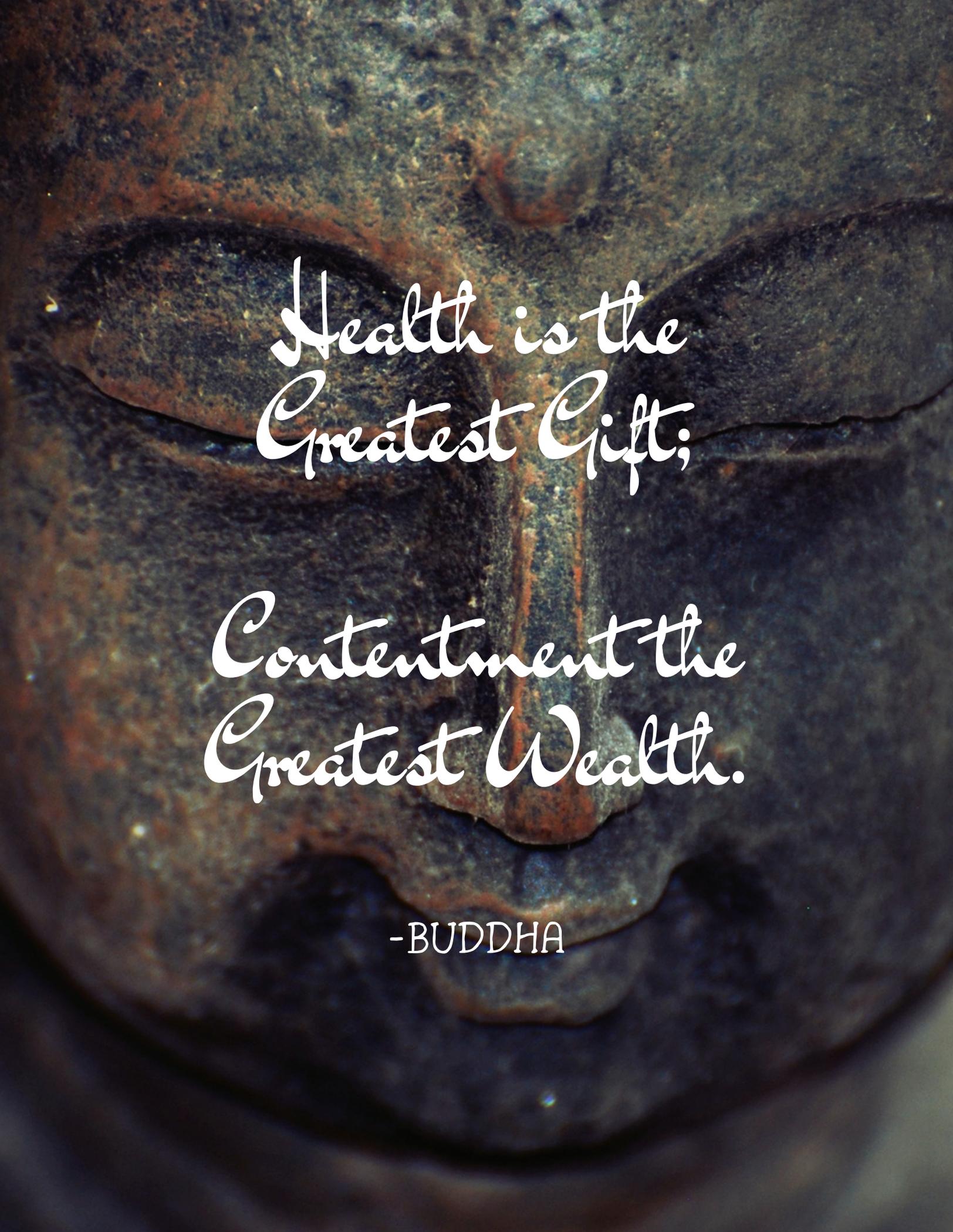
CAPTIVES & ALTERNATE FUNDING ARRANGEMENTS

Stop loss solutions that group together like-minded and high-performing policyholders to provide cost stability and accountability in self funded health plans.

KRMA offers various funding arrangements via our Program and Captive Management partners to create and manage turnkey insurance solutions which are transparent, flexible and cost-effective for our clients and their trusted advisers.

COST CONTAINMENT SOLUTIONS

Outside the box solutions to help customers mitigate claim dollars. KRMA offers a suite of value added services that can be accessed through specialty vendors including but not limited to data analysis, plan document review, reference based reimbursements, out of network repricing, specialty drug carve-outs, and cost containment intervention programs.



Health is the
Greatest Gift;

Contentment the
Greatest Wealth.

-BUDDHA

doZEN - COST CONTAINMENT SERVICES

Collaborating with industry expert partners, Kismet Risk Management Associates strives to maintain a cost containment platform focused on member advocacy tailored to fit the needs of each of our policyholders' health plans and deliver optimum results through lower healthcare costs and improved member experiences

- 1 END STAGE RENAL DISEASE & DIALYSIS**

Preventative wellness for medical conditions that can lead to kidney failure, such as diabetes; combined with management of dialysis services billing through plan language and Medicare coordination.
- 2 HEMOPHILIA MANAGEMENT**

Lower hemophilia healthcare costs while improving the quality of life of the individual with hemophilia through education, care coordination, episodic bleeding reduction, factor infusion reduction, assay management, and treatment compliance.
- 3 MEDICAL BILL REVIEW**

Use nationally recognized billing and coding standards to identify unreasonably high charges, billing errors, and unbundling practices through a line-item hospital claim analysis
- 4 NEONATAL MANAGEMENT**

Monitor and support high risk pregnancies and deliveries with a national team of neonatologists and NICU nurses. Provide post-service NICU claims review.
- 5 ONCOLOGY MANAGEMENT**

Provide resources, guidance and support to members diagnosed with cancer, through nurse care management, a triage center, and access to Centers of Excellence (COE) networks.
- 6 OUT OF NETWORK REPRICING**

Utilize data analytics and predictive technology platforms to achieve savings on out of network claims with no balance billing to the member.
- 7 PATIENT ADVOCACY PROGRAMS**

Personalized care by a dedicated health advisor to assist participants throughout an episode of care — from finding physicians to offering alternative treatment options.
- 8 PHYSICIAN ADVISORY**

Sharing best-practices and enhancing treatment outcomes with physician adviser expertise, evidence-based medical research, and sophisticated technology
- 9 RARE DISEASE MANAGEMENT**

Assemble an interdisciplinary treatment team to define a patient-centered that can address the challenges of emotional, physical, and financial burdens that rare diseases have on patients.
- 10 REFERENCE BASED REIMBURSEMENT/ MEDICARE COST PLUS**

Support strategic alternative to a traditional PPO networks. Maximize cost savings and minimize member expenses with contracted or pre-pay solutions.
- 11 SPECIALTY PHARMACY**

Advance patient care by making it easier for patients to receive specialty medications and infusion therapies. Utilize manufacturer programs for maximum cost savings opportunities
- 12 TRANSPLANT MANAGEMENT**

Access to nationally renowned transplant centers of excellence facilities at competitive prices by engaging the member from evaluation through all phases of transplantation care

doZEN - A PEEK AT SOME OF OUR PARTNERS



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