

Accountable Care Organizations



We can show you more.®

HEALTHCARE

An accountable care organization (ACO) is a network of healthcare providers — such as hospitals, physician groups and allied healthcare facilities — which share responsibility for the cost and quality of care delivered to a defined population of patients.



Smart coverage and peace of mind for an emerging healthcare delivery model

The corporate structure of an ACO, its contractual relationships and critical role in coordinating care means the organization faces a unique set of exposures. Often these vulnerabilities include:

- Adherence to cost-saving guidelines.
- Enhanced responsibility for coordination of care.
- Accountability for provider selection.

Traditional professional and general liability coverages weren't designed to address these ACO-specific exposures. That's why your clients need coordinated coverage from CNA.

Did you know?

More than 500 ACOs operate across the U.S., encompassing between 46 and 52 million patients. The Affordable Care Act is accelerating the growth of ACOs and we will begin seeing their significant impact on the new healthcare landscape.

Source: Oliver Wyman, April 2014

Rely on an integrated solution

CNA is one of the first carriers to offer coordinated coverage solutions to address the broad range of exposures ACOs face. Flexible products designed to help you manage your clients' ACO-specific exposures include:

- Healthcare Professional Liability – includes vicarious liability as ACOs often don't directly treat patients.
- Directors & Officers (D&O) Liability – provides coverage that addresses the many exposures directors and officers face due to an ACO's structure.
- Managed Care Errors & Omissions (E&O) – addresses exposures incurred through operating and managing an ACO's business affairs.
- Cyber Liability – responds to the heightened data confidentiality exposure stemming from an ACO's role in coordinating electronic data among multiple providers.
- Employment Practices Liability – offers coverage for workplace-related exposures such as harassment and wrongful termination.

CNA will help you craft a solution to meet your client's unique needs, with coverages available as a "package concept," or individually as the ACO and its related exposures develop.



The doctor is in

ACOs can include hospitals, specialists, allied healthcare facilities, skilled nursing facilities and even private companies such as drugstore chains or providers of healthcare insurance. Primary-care physicians are the only required component in any ACO. Given this pivotal role, it's no surprise that the number of physician-led ACOs is outpacing hospital-led organizations.

Help them see the risk before it becomes a claim

CNA's highly experienced risk control consultants provide your clients with value-added consultative services to help them identify and manage liability and data privacy exposures, minimize operating risk, enhance patient safety and ultimately avoid claims. Many of these individuals hold the Certified Professional in Healthcare Risk Management designation. CNA also offers a host of additional resources including SORCE® educational programs, claims studies, bulletins and newsletters.

Count on CNA claim service excellence

With experience as attorneys, healthcare providers and administrators, our claim staff is comprised of more than 90 professionals, averaging more than 24 years of service in the healthcare industry. Our structure promotes deep technical and coverage knowledge specific to a broad range of claims. And since many of our professionals have prior medical or legal experience, we're ideally positioned to guard your client's best interest should a claim occur.

Start building a stronger book of business today

At CNA, we're committed to providing innovative products and services to help you better serve your clients. When you're looking for a carrier dedicated to a growing healthcare network ... **we can show you more.®**

For more information please call 888-600-4776 or visit www.cna.com/healthcare.

