



STOP-LOSS THAT LETS YOU STOP COMPROMISING

Catavert, LLC, has created a collaborative, tailored approach to your health system's stop-loss protection.

For years, health systems have depended on traditional insurance underwriters to secure critical stop-loss coverage for their nontraditional self-funded health plans. To complicate matters, emerging medical conditions and new multimillion-dollar treatment options may threaten to heighten every health plan's financial exposure. It's time health systems such as yours have a voice in their stop-loss coverage and costs through a collaborative underwriting approach that aligns with your organization's needs.



One size fits all **really** doesn't

Catavert is redefining the category and helping to give your health system greater control of your own destiny. Our leading-edge team works directly with your health system to help create a stop-loss solution adapted to deliver the value you want at market-leading rates.

About **Catavert**

Catavert™ stop-loss solutions help protect your health system's own employee health plan and its payvider offering against catastrophic financial loss resulting from extraordinary healthcare claims, empowering you to operate with confidence.



From experienced healthcare professionals, for healthcare

Catavert, LLC, is a company born out of the healthcare industry and committed to developing stop-loss solutions around the evolving needs of health systems.

Catavert and Contigo Health, LLC, are both part of Contigo Health Holdings, LLC, offering quality products and services designed to facilitate direct relationships between providers and employers.

- Our Catavert talent has deep experience across payor, provider, and the insurance space.
- In collaboration with Havarti Risk Services (managing general underwriter) and United States Fire Insurance Company (issuing carrier), we bring unsurpassed insurance experience.
- With Catavert, you gain an experienced advocate and collaborator who understands what you face every day.

What you get:

- Market-leading rates
- Coverage specifically created to protect your self-insured employee health plan and/or your payvider health plan
- The ability to help elevate your health system's financial risk management expertise to match its clinical risk management expertise, benefiting from our experienced stop-loss alliance
- Package options designed around your health system's delivery model and your organization's unique ecosystem
- Potential for flexible coverage options, contracting terms, and discounts that could maximize budget and enhance cash flow

Unique benefits for current customers

Enhance your employee or payvider health plans with additional solutions.

As an existing Premier, Inc. Member or Contigo Health® client, the Catavert™ stop-loss solutions, which includes the coverage available through its alliance with Havarti, gives you a variety of options, including:

- **Thoughtful underwriting** and coverage designed for your health system, including network tier or service-area-specific coverage
- **Cost-control features** like aggregating specific deductibles, variable benefit percentage payable (co-insurance), and experience refund riders
- **Attractive and adaptive contracting terms** on lock-dates, protection for employers who make the switch, and advantages upon renewal, like “no new laser” options
- **Risk mitigation and cash-flow features** like advanced funding for non-employed provider payments
- **Cost-driver analysis and benchmarking** to identify areas for improvement (e.g., network, benefit design, and contracts), potentially leading to less stop-loss insurance need
- **Policy and product features that can be adapted** to support your self-funded groups as a payvider

Let's talk about your unique stop-loss needs and concerns and work with Havarti to help you put together a solution and quote that's an ideal fit for you.

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U.S. Fire Insurance
Primary Insurance Underwriter



Managing General Underwriter