

# Enhance Your Stop Loss Coverage with Gene Therapy Protection

Cell and gene therapies constitute a new way to treat many debilitating conditions. They provide the potential to cure previously life-threatening conditions such as immune deficiencies, Hemophilia, Leukemia, and more, but they're also very expensive. Excess Reinsurance can help reduce a self-funded client's financial risk related to these new therapies through our stop loss coverage enhancement, Gene Therapy Protection.

## Understanding Gene Therapy Protection

Cell and gene therapies represent a new generation of pharmaceuticals to treat rare diseases. Unfortunately, they are extremely expensive. Some of these innovative therapies can cost over \$3,000,000 per incident, creating great risk to a self-funded plan. **Excess Reinsurance developed its Gene Therapy Protection policy enhancement to address this new risk.**

Gene Therapy Protection provides clients with coverage enhancements for specific drugs by reducing their liability related to these drugs to the state minimum stop loss deductible. When implemented, the cost of the gene therapy drug is completely covered by the stop loss policy, other than the plan sponsor's obligation to cover the state minimum specific deductible.\*

**With Gene Therapy Protection**, self-funded clients can reduce the financial risk surrounding these life-saving therapies and ensure patients get the best possible treatments.

\*Please refer to the Excess Loss Insurance Policy for actual coverage terms and limitations.

## Therapies covered under Excess Re's Gene Therapy Protection include:

- **Zolgensma**
- **Luxturna**
- **Kymriah**
- **Breyanzi**
- **Tecartus**
- **Zynteglo**
- **Skysona**
- **Hemgenix**
- **Vyjuvek**

**Interested in learning more  
about Excess Reinsurance's  
Gene Therapy Protection?**



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