

When Clients Win, **We Win**

A Study in Shared Success

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The Client

A prominent TPA partner of Excess Reinsurance had a state-approved MEWA as a self-funded client for years. The MEWA banded together many different employers as a single group to provide health benefits to their respective employees at a reduced cost.

The Challenge

After many successful years, the TPA was informed of the MEWA's decision to disband due to changes in the regulatory environment. The TPA stood to lose thousands of lives and the employers were left scrambling. With no good options in the marketplace, both the TPA and the employers were faced with a seemingly insurmountable problem.

Excess Re's Curated Solution

We worked closely with the TPA to analyze the MEWA's complex risk and propose a viable solution:

- ✓ By pairing our underwriting expertise with our CAP level-funded product, we were able to offer the TPA separate stop-loss proposals for each group.
- ✓ Through block underwriting, we were able to preserve some of the stability and predictability that the employers enjoyed in the MEWA.
- ✓ To help mitigate the risk of ongoing claimants, Excess Re provided access to our Specialty Rx Management platform.

The Results

This strategy allowed Excess Re to bind coverage while helping the TPA retain every last one of the groups to this day.

“Thanks to our partnership, we've been able to provide high-quality solutions to our self-funded clients. Excess Re's unique stop-loss products and underwriting expertise have also helped us grow our business. Many stop-loss underwriting firms talk about partnerships, but Excess Re actually delivers.”

- President, independent TPA

Have questions about how we can develop a curated solution for your clients?

Reach Out to Us.