



Overview of RiskCure™ Services

AmWINS Healthcare and LTCQ, Inc., have successfully partnered to create RiskCure, a unique liability insurance program for long-term care providers.

AmWINS Healthcare is a specialized division of American Wholesale Insurance Group, the largest independent wholesale insurance brokerage firm in the United States. LTCQ, Inc., is the nation's technology leader in LTC quality improvement, risk management and compliance services.

RiskCure bundles LTCQ's technology and information services with AmWINS Healthcare's insurance marketing, distribution and program management services to provide retail brokers and LTC facilities a liability insurance and service package that is frequently less costly than conventional liability insurance.

Several insurance and reinsurance companies have responded favorably to RiskCure's advanced methods of assessing, managing and defending LTC liability risk by agreeing to provide preferred terms and conditions to facilities that participate in the RiskCure program. These companies understand that the RiskCure approach reduces LTC liability risk, improves clinical-care outcomes and strengthens claims-defense capabilities.

RiskCure may be the most attractive option for retail brokers wanting to help nursing facilities structure preferred-liability insurance and risk management arrangements, whether traditional or alternative-risk.

RiskCure offers information services that assist nursing homes with risk management, quality improvement, compliance, and fair reimbursement. The core of these services is the Real-Time MDS Data Integrity Audit, which assesses the integrity of MDS data at the point of entry and prompts correction and documentation prior to submission to the State. The result is a dramatic improvement in the reliability and validity of this data, compliance with the Federal MDS requirement and subsequent reimbursement.

Using MDS data of such high quality enables RiskCure to benchmark clinical outcomes measurements against national, regional or any other desired comparison groups. We employ comprehensive risk adjustment so that our measures recognize a facility's true performance rather than rewarding it simply for having residents who are not as sick. High-quality MDS data also takes into account the prospective identification of patients at high risk for specific adverse outcomes, as well as specification of their risk factors.

Presently, LTCQ provides services to approximately 1,000 nursing homes, either directly or through RiskCure insurance arrangements. These client facilities have realized a substantial return on investment through improved reimbursement, fewer deficiencies, fines and penalties, higher staff satisfaction, better clinical outcomes and improved resident safety.

RiskCure provides two other types of information services. First, by applying proprietary methodology to claims histories and public access data, we can assess the litigation risk of claims exceeding a given SIR or deductible. Based on a national database of claims histories from over 1,200 facilities insured by a wide range of insurance companies and risk retention groups, the system also identifies specific favorable and unfavorable risk factors that the nursing facility may be able to change. We can write a “risk management prescription” based on this analysis.

Secondly, we can create a database from a facility’s Risk Management Events reports (incidents, family complaints, requests for records, etc.), and analyze it to identify RME trends. With this database, facility administrators or risk managers have a dynamic Web-based “control panel” they can use to ensure that RMEs are addressed in an appropriate and timely manner.

RiskCure provides on-site facility inspections, education, training, and consultation to help customers solve their more serious risk-management problems or organizational issues. The majority of this training and support is delivered electronically via conference calls, Web conferences, and our support on line.

We can also apply our analytic methodologies retroactively to assist defense counsel. For example, we can determine whether a claimant would have been at high risk for the adverse outcome in question if they had been given typical, standard care. If true, we measure the facility’s ability to prevent the adverse outcome in its high-risk residents. If the facility does well with high-risk residents in general, it may demonstrate that the adverse event was isolated rather than part of a pattern.

RiskCure provides retail brokers and long-term care providers with insurance products and services that deliver preferred risk-management and risk-financing arrangements.

For more information on the RiskCure Program, please contact Mike Walton or Don Tejeski.

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