

BLISCare

Providing Peace of Mind for Patients,
Financial Stability for Your Practice.



The Challenge:

Navigating Post-Operative Complications

-  **Financial Strain:** Absorbing the costs of complications directly impacts profitability.
-  **Patient Dissatisfaction:** Unexpected additional costs can lead to unhappy patients, even if the surgery was technically successful.
-  **Reputation Risk:** Negative online reviews stemming from financial disputes related to complications can significantly harm new patient acquisition.
-  **Legal Exposure:** Patients struggling with unexpected costs may resort to lawsuits, regardless of fault.
-  **Increased Malpractice Premiums:** All claims to your medical malpractice carrier lead to higher premiums.

Benefits for Cosmetic Surgery Affiliates



Financial Security

Protect your profit margins from unexpected complication costs.



Enhanced Patient Satisfaction:

Offer patients peace of mind and avoid financial disputes during vulnerable times.



Protect Your Reputation

Mitigate the risk of negative reviews related to complication costs.



Reduced Legal Risk

By covering costs, you can potentially prevent financially motivated lawsuits.



Malpractice Premium Protection

Avoid premium increases due to claims related to the cost of complications.



Focus on Patient Care

Spend less time and resources managing financial aspects of complications.

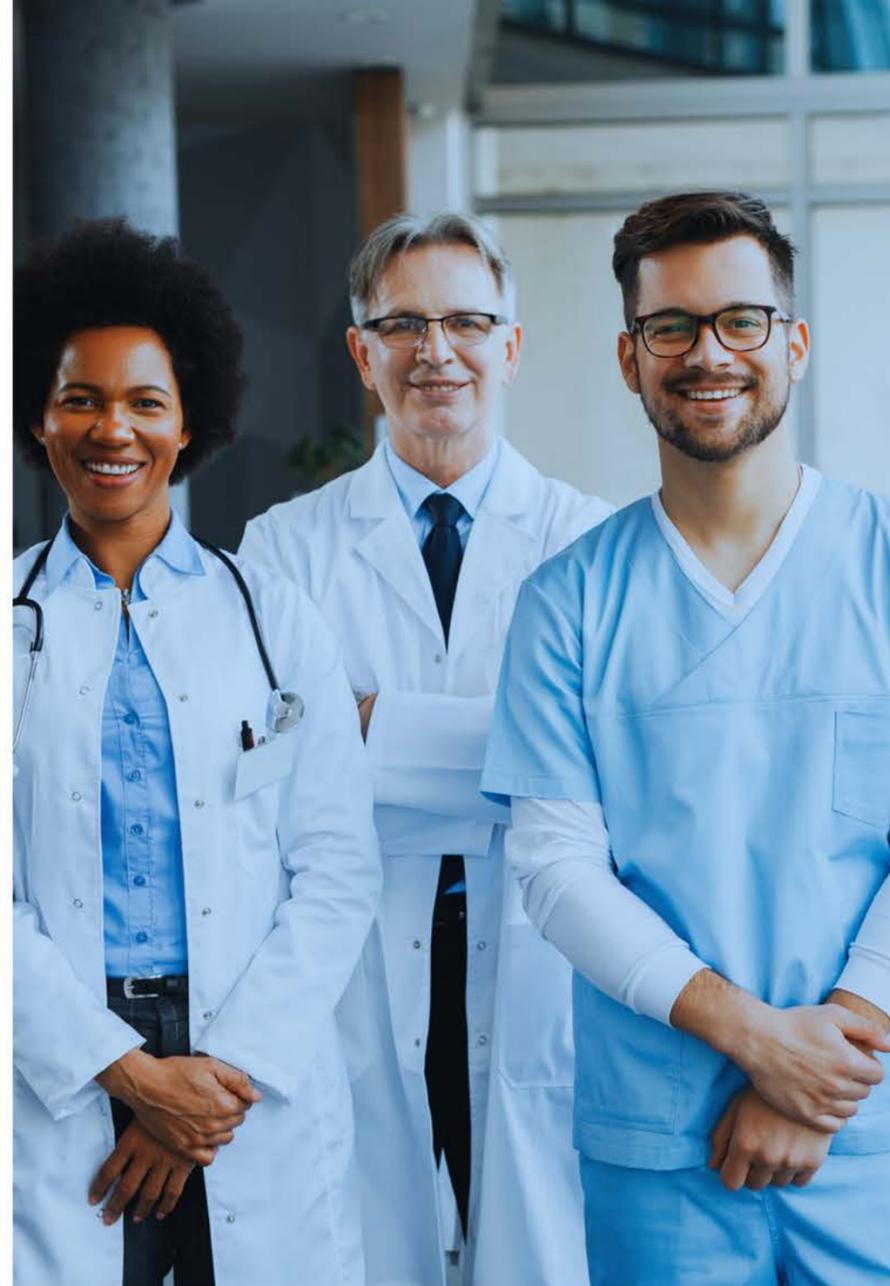


What is BLISCare?

We specialize in managing the financial risks associated with unexpected surgical outcomes, ensuring that both patients and healthcare providers are protected.

We recognize that unforeseen complications can lead to significant financial burdens, often causing stress for patients and hesitation in moving forward with necessary procedures.

Our solution alleviates these concerns by offering financial coverage that absorbs the costs of unexpected surgical expenses, allowing patients to focus on their recovery rather than worrying about additional medical bills, travel costs and more.





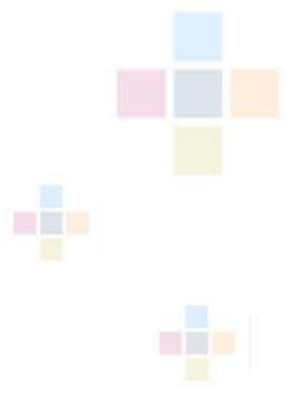
Coverage and Benefit Limits

| | |
|------------------------|---|
| Coverage Period | 30 days, 90 days or 1 year (up to 5 years in some cases) |
| Benefit Limits | \$5,000 up to \$100,000. most common is \$15K and \$25K |
| Premium | Premium is priced per procedure An annual premium that is inclusive of all procedures is possible. If this is the method you prefer, a review of the previous year can determine a projected volume and case mix. A true up is done either quarterly, semi-annually or annually. |
| Claim Dollars | <ul style="list-style-type: none">◦ traditional medical expenses◦ out of pocket expenses (outside providers, travel expenses etc). |



How BLISCare Works

-  Procedures are uploaded into our portal either by a designated employee or a spreadsheet is sent to your account manager, and it can be uploaded once a month or weekly depending on volume.
-  A monthly invoice is sent out and should be reviewed to ensure accuracy, for example if a case was canceled.
-  When a covered complication event occurs, there is a claim submitted to BLISCare. Once the claim is approved, the claim is paid directly to the policy holder. There is also an option for the policy holder to direct BLISCare where to pay funds.



Who We Serve



Bariatrics



Plastics



Weightloss



Orthopedics



General Surgery



Urology



Dental & Oral



Cardiovascular



Spinal Surgery



Thoracic



Neurology



ASC's



Gastroenterology



ENT



FAQ's for Surgeons

What is BLISCare and how does it benefit my practice?

- BLISCare provides coverage for the costs associated with surgical complexities both perioperative and post-operative. This offers financial protection for patients and reduces the financial risk for surgeons and their practices.

How does BLISCare work in conjunction with my existing malpractice insurance?

- BLISCare specifically covers costs related to surgical complications, which complements but does not replace your malpractice insurance.

How can I become a part of the BLISCare network?

- To join the BLISCare network, you need to apply and meet certain criteria regarding your qualifications, experience, and track record.

What are the benefits of being a BLISCare network surgeon?

- Benefits include increased patient trust, additional financial protection for your practice, and potential for increased patient referrals.

How does BLISCare handle claims related to surgical complications?

- Claims are processed through a streamlined system that involves coordination between the patient, surgeon, and BLISCare's claims team to ensure timely resolution.

What is the role of Ironshore, LRP Insurance Company, and Greenlight Re in BLISCare's structure?

- Ironshore underwrites the policies, while LRP Insurance Company SPC, Ltd. and Greenlight Re share the insurance operations, enhancing financial stability and risk management.



FAQ's for Surgeons

How are premiums determined for my patients?

- Premiums are based on the type of surgery, patient health status, and the coverage level selected. Surgeons can provide quotes based on these factors.

What support does BLISCare offer to surgeons in case of a claim?

- BLISCare provides dedicated support to assist surgeons with the claims process, including documentation, communication with patients, and financial arrangements.

Are there any reporting or documentation requirements for surgeons?

- Yes, surgeons must provide detailed documentation of the surgery and any complications to facilitate the claims process and ensure coverage.

How does BLISCare improve patient satisfaction and outcomes?

- By offering financial protection, BLISCare reduces patient stress related to unexpected medical bills, allowing them to focus on recovery, which can improve overall outcomes.

What is the process for a patient to purchase a BLISCare policy?

- Patients can purchase policies through the BLISCare website, via your practice if you are part of the network, or through participating medical facilities.

How does BLISCare handle pre-existing conditions in patients?

- Coverage for pre-existing conditions is evaluated on a case-by-case basis, and specific terms will be outlined in the policy details.

What training or resources does BLISCare provide to surgeons?

- BLISCare offers training sessions, resources, and ongoing support to help surgeons understand the coverage options and effectively communicate benefits to patients.



Get in Touch & Join the BLISCARE Network

Have questions or need more details?
We're here to help!

Call Us: Speak with a representative
today at 888-BLISCARE (854.254.7227)
for immediate assistance.

Email us: at info@bliscare.com

www.bliscare.com



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