

# Insurance solutions for Federally Qualified Health Centers

The Marsh McLennan Agency (MMA) advantage

Your future is limitless.

# We are recognized as a preferred insurance program provider for non-profit and social service organizations.

MMA has the size, scope, and market relationships to create specific solutions that will benefit our Federally Qualified Health Center (FQHC) clients. Supported by MMA's Human Services/Not-for-profit Practice, our specialists work with FQHCs daily, delivering best practices and proactive market strategy for organizations like yours.

5,000+

human services/ non-profit clients \$424M+

in total annualized premium

75+

specialists around the U.S.



# MMA has designed an exclusive insurance program specifically for FQHCs.

This program can benefit your FQHC by providing:

- Access to liability, auto, and professional solutions packaged specifically for FQHCs for convenience and affordability
- Cost savings through increased process efficiency
- Stability in pricing and coverage over time
- Customized services geared toward not-for-profit organizations
- Insurance placed with A-rated carriers



### **Custom solutions for Federally Qualified Health Centers**

MMA's goal is to bring you a one-stop solution that will reduce your overall insurance costs while improving your coverage. This exclusive FQHC product is written by an AM Best A-rated insurance carrier for all lines. You'll find that working with MMA affords you competitive pricing and broad coverages for all lines that will help your FQHC better run its operations. These coverages do include gap liability and coverage for mobile medical/dental units.



#### **Liability solutions**

#### **General liability**

Special events coverage Employee benefits liability Human services enhancement

#### **Excess liability**

Limits up to \$2M

#### Workers' compensation

Statutory coverage Deductible options



#### **Auto solutions**

#### Commercial auto

Mobile medical and dental vehicle coverage

Combined single limit

Medical payments

Uninsured/underinsured motorists

Personal injury protection (PIP)

Comprehensive/collision

Hired/non-owned liability

Towing and labor

Rental reimbursement



#### **Professional solutions**

#### **Professional liability**

Medical malpractice (gap)

Separate limit

Miscellaneous

professional liability

Sexual/physical abuse

or molestation

Physicians coverage

#### Directors and officers

Separate limit

Third-party coverage

Fair Labor Standards Act

(FLSA) employment practices

Wrongful termination

Sexual harassment

Wage and hour

HIPAA/personal information

#### Other coverages

Cyber liability

Medical billing errors and omissions crimes

and fiduciary

Special events coverage

401(k)/multiple employer

plan (MEP)

#### **MMA** resources

With this exclusive program, your organization can expect specialized claims and loss control services, premium savings, and, most importantly, budget stability. For FQHC clients who take advantage of this program, MMA provides the following resources:

Proactive vs. reactive claims management

✓ Legislative advocacy

✓ Annual educational conference

✓ Loss control services

✓ Claims advocacy

SafetyFirst's "How's My Driving?" program

✓ HR hotline

Integrated risk information system (IRIS), a safety loss control library

✓ Webinars and presentations

✓ Safety video library

Member discounts for:

GPS and telematics

Pre-employment screening

MVR/license checks

#### Do more with MMA

We offer solutions for every aspect of your FQHC, including:



Employee benefit plans



Retirement plan management



Private client and high net worth individual services



Risk and loss advisory



And much more

## Your future is limitless.<sup>sm</sup>

Marsh McLennan Agency (MMA) provides business insurance, employee health & benefits, retirement, and private client insurance solutions to organizations and individuals seeking limitless possibilities. With 8,000 colleagues and 160 offices across North America, MMA combines the personalized service model of a local consultant with the global resources of the world's leading professional services firm, Marsh McLennan (NYSE: MMC).

#### MarshMMA.com

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