


*for Managed Care Organizations*



**CONVERSION**  
P R O G R A M

**CELTIC**

*Earning your trust, every day*



*A guaranteed insurability program that makes sense for you and your members.*

## The Celtic Conversion Program

With increasing competition in the managed care marketplace, it becomes ever more important for managed care organizations like yours to differentiate yourself — by offering a unique comprehensive benefits package to your members. One excellent and affordable benefit you can offer is Celtic's Conversion Coverage.

Adding Celtic Conversion Coverage to your benefits package demonstrates your concern for your members' welfare by guaranteeing them continued access to quality health care coverage even if they move outside of your service area. Simply knowing that coverage will be available will provide your members with a stronger sense of security, especially those who would have difficulty finding coverage elsewhere. And, in the many states where conversion

coverage is mandated for managed care organizations, Celtic can help you meet your requirements at an affordable price.

Managed Care Organizations often lose time and money when providing Conversion coverage on their own, both through excessive claims dollars and high administrative expenses. Properly staffing a Conversion Department with all of the necessary personnel — including compliance analysts, actuaries, underwriters, claims examiners, billing and collections, customer service and other support people — can be a significant financial drain. Now Celtic can help you reduce or even eliminate those costs and increase your overall productivity by allowing you to redirect precious resources.

## CELTIC CONVERSION COVERAGE IS COST EFFECTIVE

Celtic's Conversion program is a trouble-free, cost-effective way to offer conversion to your members and manage your Conversion responsibilities. Celtic fully administers conversion and assumes all of the financial risk for your future convertees in exchange for a monthly per-member fee.

## CELTIC MAKES IT EASIER FOR YOU AND YOUR MEMBERS

With our streamlined administrative and claims systems, we have designed our Conversion Program to make it as fast and easy as possible for your members to apply for coverage, file claims, and obtain customer service. The details of the program have been clearly spelled out in an easy-to-understand Your Rights Your Options Brochure which tells your members how to apply for coverage when they become eligible. And, a Celtic Client Services Representative is always available toll-free at (800) 365-2365 to answer any questions.

## AVAILABLE COVERAGE OPTIONS

Celtic's "Out-of-Area" Conversion Program is available to managed care organizations (including HMOs and PPOs) in all states. In addition, we offer "In-Area" conversion as well. In-Area conversion provides your members and their dependents with access to guaranteed issue major medical coverage when they leave their employer's group plan but continue to live within the service area. Finally, for managed care organizations that successfully meet Celtic's financial underwriting guidelines, conversion coverage may be available for certain members in the event your managed care organization becomes insolvent.

## CELTIC'S EXPERIENCE MAKES IT WORK

Celtic Insurance Company has been the largest provider of stand-alone Conversion Coverage since 1979 and has been providing conversion coverage to the managed care industry since 1995. Celtic strives to maintain its reputation within the benefits industry as "The Conversion Specialists" by providing superior service and excellent administration to its millions of members. Celtic's financial stability is a model for the insurance industry, based on an investment portfolio of the highest quality bonds (NAIC Class I) and short-term investments. Celtic is rated "A -" Excellent by A.M. Best Company.

## FOR MORE INFORMATION

The Celtic Conversion Program is made available to managed care organizations either directly or through your reinsurer. To find out how easy and affordable it can be for you to add our Conversion Program to your overall managed care package, contact a member of the Celtic Special Health Sales Team at **(800) 849-4320**.





## Solid, Strong, Committed . . .

*these are the characteristics that have shaped Celtic Insurance Company. And they are representative of the way in which we conduct business. Celtic is a company known for financial stability. We have always protected our customers with a conservative investment strategy, and have earned an "A-" Excellent rating from A.M. Best Company. We also believe our quality products should be backed by superior service. So you can count on our well trained personnel to administer your policy efficiently and without delay.*

**CELTIC**

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