

Gapless Renewal Coverage

Seamless Protection at Renewal

When a Self-Funded employer renews their stop loss policy, claims don't always align perfectly with the policy period. A claim incurred before renewal may not be paid until after the prior policy's run-out period has ended. With Gapless Renewal Coverage, this helps eliminate potential coverage gaps by providing a seamless transition between consecutive policy years, ensuring eligible claims aren't excluded due to timing alone.

Why It Matters

✓ Eliminates Coverage Gaps

Protects eligible claims that cross the renewal boundary.

✓ Reduces Financial Risk

Helps prevent unexpected claim costs caused by contract timing.

✓ Increases Budget Predictability

Provides employers with greater confidence in their stop loss protection.

✓ Simplifies Administration

Reduces disputes over which policy year should respond to a claim.

Talking Point

Gapless Renewal Coverage helps ensure eligible claims don't fall through the cracks simply because they're paid after the prior policy's run-out period ends. It provides employers with continuous protection and a smoother renewal experience.

Available On

- Renewal business only
- Immediately preceding policy period
- Run-out Contracts (typically 12/15, 12/18, and 12/24)

Gapless Renewal Coverage

Continuous Protection. No Coverage Gaps. Greater Confidence at Renewal.

Speak to your RVP of Sales or Account Manager for additional information, or email us at info@bhspecialty.com.

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