

## Overview

Accident and health insurance issues continue to grow as significant segments in the insurance industry. Whether focusing on employment-based coverages, core health insurance or supplemental products, the complex array of requirements on insurers creates an imperative to be agile, connected and inventive.

Dentons' knowledge of the business of accident and health insurance, the distribution and marketplace for these products and agility in navigating through recent reforms can help you succeed in an ever-dynamic environment for your products.

The spotlight on health insurance and reforms, such as the US Affordable Care Act, is an issue with international ramifications. Take advantage of our expertise to examine how these reforms will challenge costs, quality of care and extension of coverage to previously ineligible groups. We can help you navigate the new environment as these reforms are implemented and interpreted through the courts and regulatory action and inaction.

We leverage our experience to anticipate the impacts of increased rate regulation scrutiny, more consumer protection activities and an increased likelihood of mergers and acquisitions, industry realignments and insurer insolvencies.

You face a web of international, national or state- or province-based threats from regulatory actions to litigation. Together we can see the opportunities, overcome the challenges and adapt to a changing healthcare and health insurance landscape.