

Pivot Health Announces Partnership With Crum & Forster's A&H Division To Design and Market High-Level Short-Term Medical Insurance Plans

Short-term health insurance plans include preventive office visits, child immunizations paid at 100% and optional prescription drug benefits that include contraception medication along with a nationwide network

New York, N.Y., July 9, 2020 -- [Pivot Health](#), the insuretech coverage division of HealthCare.com, a leader in technology-enabled health insurance solutions, today announced it has partnered with The North River Insurance Company, a subsidiary of the Crum & Forster enterprise, to market group short-term health insurance plans that offer financial protections and benefits for consumers.

The new short-term health plans offer a range of deductible options and the choice between an all-access network or a national PPO network in addition to optional supplemental accident insurance. The plans also provide balance bill protection in the event a provider does not accept the allowable fee determination to help prevent surprise billings.

“We have named this new product line ‘Epic’ because it really is a game-changer in the short-term medical insurance space,” said Jeff Smedsrud, chief executive officer of Pivot Health and co-founder of [HealthCare.com](#). “By offering more practical benefits for everyday medical care like preventive office visits, childhood immunizations and even mammogram screenings and OB-GYN annual exams, the product offers what many consumers are saying is important to them. We are excited to provide more protection to our customers if they desire a more robust short-term health plan.”

Short-term health insurance plans provide medical coverage for a limited period of time to help pay for healthcare expenses. The flexible health insurance solution is designed to address gaps in health insurance coverage created by temporary situations like a time of unemployment or transition to a new job, early retirement or not qualifying for a subsidy on the federal or state marketplace.

“We’re excited about our relationship with Pivot Health, and the launch of a new short-term medical product that meets the needs of our customers,” said Gary Nidds, Senior Vice President

and head of Crum & Forster's Medical Business Unit. "Pivot Health's advanced and unique use of technology to distribute and deliver temporary and supplemental insurance products was attractive to us from the start." He added, "Our unique plan designs include a true PPO plan with a national network and a cost-effective reference-based pricing option. This offering will meet the needs of a wide array of those seeking short-term medical needs."

About Pivot Health (a division of HealthCare.com)

[HealthCare.com](https://www.healthcare.com) is an online health insurance company providing a data-driven shopping platform that helps American consumers enroll in individual health insurance and Medicare plans. HealthCare.com also develops and markets a portfolio of proprietary, direct-to-consumer health insurance and supplemental insurance products under the name Pivot Health. Founded in 2014, the company is headquartered in New York City and is backed by PeopleFund and individual investors including current and former executives of Booking.com and Priceline. HealthCare.com is a 4-time honoree of the Inc. 5000 list of America's fastest-growing companies and has been recognized by Deloitte as one of the fastest-growing technology companies in North America. For more info, visit www.pivotohealth.com.

About Crum & Forster Accident & Health

Crum & Forster,* rated A (Excellent) by A.M. Best (2019), is a national commercial property and casualty group of insurance companies wholly owned by Fairfax Financial Holdings Limited. Since 2000, Crum & Forster's Accident & Health has offered a robust portfolio of specialty insurance and reinsurance products nationwide, including medical stop loss, pet, travel and other voluntary and affinity benefits.

In 2019, following seven years of writing product in the captive insurance space, the division scaled to include international product capabilities through its wholly-owned offshore captive facility, Crum & Forster Segregated Portfolio Company (SPC). Situated in the Cayman Islands and registered with the Cayman Islands Monetary Authority, Crum & Forster SPC is a Cayman Islands company that reports through United States Fire Insurance Company. Additional global relationships with other Fairfax entities provide our partners with even broader flexibility in underwriting solutions.

We place a strong focus on product development and creative distribution methods, along with excellent client service and support. The qualities and capabilities of Crum & Forster Accident &



ACCIDENT
& HEALTH

Health demonstrate our philosophy of building meaningful, long-term partnerships and our dedication to providing alternative strategies in an ever-changing insurance market.

*Crum & Forster is a registered trademark of United States Fire Insurance Company.

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