

Over **\$25 Million** reimbursed to jails since 1996!

# Catastrophic **Inmate** Medical Insurance<sup>®</sup> Off-site Expense Reimbursement



Administered by  
Hunt Insurance Group, LLC



Endorsed by the  
National Sheriffs' Association





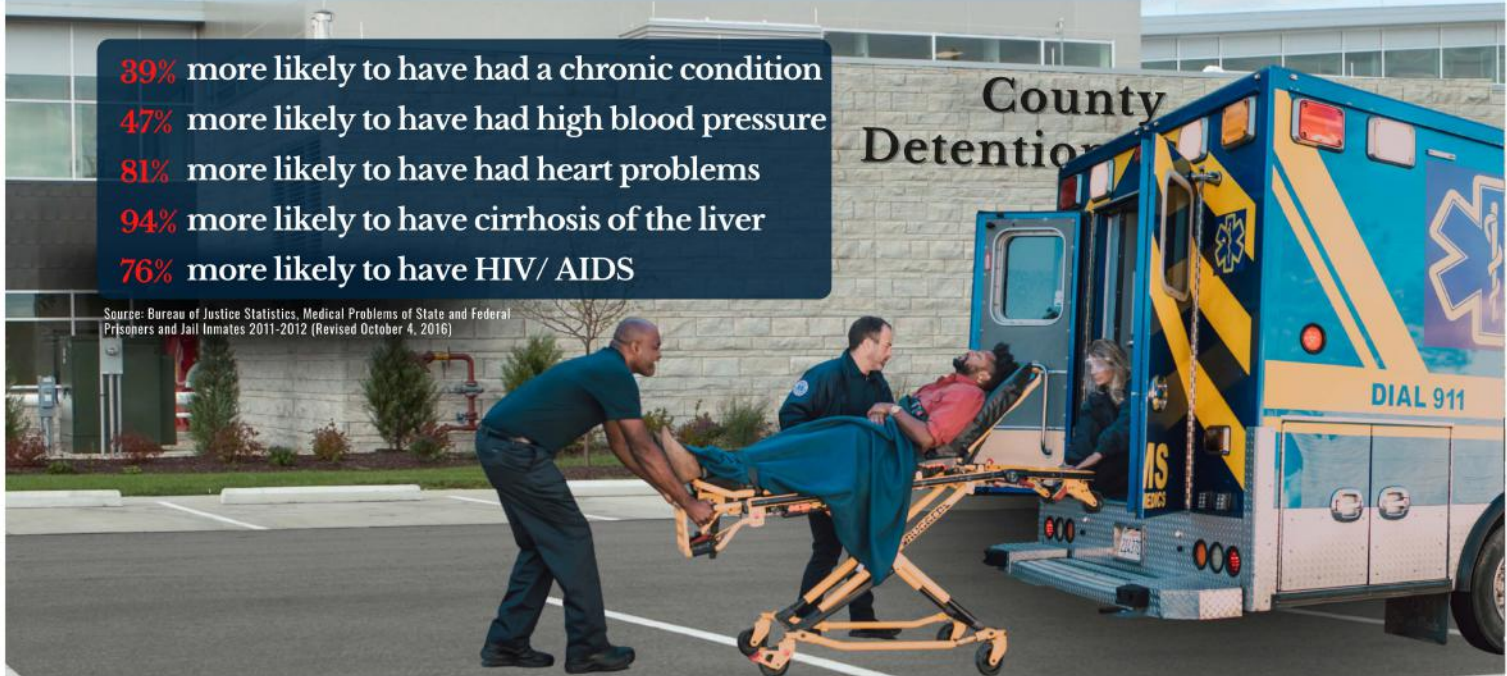
## The Inmate Medical Burden

Those who are booked into jail are often uninsured and have a history of inadequate access to healthcare. Compared to the general public, local inmates are 39% more likely to have ever had chronic medical issues, 81% more likely to have had heart issues, and 76.9% more likely to have HIV/AIDS (figure 1).

Our nation's jails are not health care facilities, yet they have become de facto treatment centers, passing the cost of medical treatment onto taxpayers. As sheriffs and counties navigate the financial and administrative challenges of facilitating healthcare to an increasingly sick inmate population, the need for cost-control mechanisms and budget protection is at an all-time high.



**Figure 1: Local Inmates compared to the general public:**



Hunt Insurance Group, LLC

# CATASTROPHIC INMATE MEDICAL INSURANCE

"BUDGET PROTECTION"

Catastrophic Inmate Medical Insurance reimburses a government entity for the eligible medical expenses incurred by an arrestee, detainee, or inmate outside the walls of a detention facility and for which the entity is financially responsible. This coverage is intended for unexpected or catastrophic claims that exceed the annual inmate medical budget; however, all eligible expenses accumulate towards the per inmate deductible.

The policy's cost is determined by various factors, including but not limited to the desired coverage, the average number of inmates, claim history, and contracted rates with medical providers.



## Coverage Highlights

- No pre-existing condition exclusions
- Minimum inmate count: 2 inmates
- Deductible as low as \$1,000 per inmate
- \$250,000 Coverage Limit per inmate
- \$1,000,000 policy aggregate
- 12-month policy period

## Eligible Expenses

- Inpatient Hospital Services
- Outpatient Hospital Services
- Physician Services
- Outpatient Diagnostic, X-ray, Labs
- Emergency Room
- Ambulance Services
- Medical Services and Supplies

## Optional Coverage

- Prior-to-Booking/In-pursuit
- Security & Guarding
- Dental Services



Prior-to-Booking/In-Pursuit reimburses a government entity for medical expenses incurred before an arrestee is booked into jail and for which the entity is financially liable.

Security and Guarding coverage will reimburse 50% of expenses, to a max of \$5,000, associated with guarding an inmate receiving medical services outside the walls of the detention center.

Dental Services is limited to \$2,000 for dental treatment or x-rays concerning an injury to an inmate's sound natural teeth.

## Claim Reimbursement

Eligible expenses are reimbursed at a pre-determined percentage (usually the lesser of the paid amount or a percentage of Medicaid or Medicare). The paid medical expenses accumulate toward the per inmate deductible, which must be satisfied once per policy period.

Once the deductible has been met, a claim can be submitted electronically and reviewed for reimbursement. Eligible claims are typically reimbursed within 30 days.

Since 1996, Catastrophic Inmate Medical Insurance has reimbursed over \$25 million to counties, sheriffs, and local municipalities nationwide. Figure 2 represents the average amount that participating entities paid to medical providers between 2014-2019 for various claims submitted for reimbursement.

**FIGURE 2:**  
**Average Amount Paid to Medical Providers and Submitted to Insurance for Reimbursement, 2014-2019**



Note: Figure 2 represents the average amount paid to medical providers rendering service and submitted for reimbursement before the per inmate deductible. Data is from a select group of categories and is not a comprehensive list of all claims received.



## Testimonials

*"Insurance agents call this inmate medical insurance; I call it budget protection for our taxpayers."*

**- Risk Manager, FL County**

*"One heart attack can cost \$50k-\$80k in hospital expenses, so I saw the need to protect the County from a catastrophic event or illness."*

**- Sheriff, FL County**

*"Having this insurance is an example of good stewardship of county resources, and it allows us to budget more accurately."*

**- Jail Administrator, NC County**



## Frequently Asked Questions

**Q: Is this a standard health insurance plan or is it for catastrophic losses only?**

This coverage is intended for catastrophic medical expenses that exceed your annual inmate medical budget. An inmate may require brain surgery, cancer treatment, or outpatient dialysis treatment that costs taxpayer's hundreds of thousands of dollars in a single year – an unexpected and costly expense that may not have been included in the budget.

**Q: Does an inmate's deductible reset to \$0.00 each time an inmate goes to the hospital?**

No, each inmate must meet their specific deductible once per policy period. All eligible medical expenses accumulate toward the per inmate deductible, regardless of how often an inmate is taken to the ER, admitted to the hospital, or released on their own recognizance and taken back into custody.

**Q: Will this policy pay the provider directly or do I get reimbursed after I have paid the provider?**

The policy will reimburse you. Once paid expenses exceed the per inmate deductible, a claim can be submitted electronically and reviewed for reimbursement. Eligible claims are typically reimbursed within 30 days unless additional information is required. Funds can be provided electronically (ACH) or by check.

**Q: Are pre-existing conditions excluded?**

There are no pre-existing condition exclusions.

**Q: What is Prior-to-Booking/In-pursuit coverage?**

Prior-to-Booking/In-pursuit provides coverage for medical expenses incurred by an arrestee prior to being booked into a covered facility and for which the covered entity is financially responsible. For instance, if an arrestee had a heart-attack in the back of a patrol car or was injured while fleeing or during a stand-off with law enforcement.



**Q: Isn't this covered under my liability insurance?**

In most cases, liability insurance does not cover medical costs for arrestees, pre-trial detainees, or inmates who require treatment outside the walls of the jail.

**Q: Why should we buy this coverage rather than self-insure?**

A county wouldn't forgo purchasing commercial property insurance on their buildings because they've never had one burn down; doing so could be devastating. Compared to the general public, local inmates are more likely to have suffered from serious medical issues. A single catastrophic claim in a single year, let alone two or three, can empty the financial coffers of the budget overnight.

**Q: How do we get a quote?**

Contact Dan Lancaster via email at [Dan.Lancaster@huntins.com](mailto:Dan.Lancaster@huntins.com) or via phone at (850) 545-3855.

Learn more online at:  
[www.inmatemedicalinsurance.com](http://www.inmatemedicalinsurance.com)



# Additional Insurance and Cost-Containment Resources



## Offsite Medical Cost Control Program

The Off-site Medical Cost Control Program (OMCCP) is a claim management resource designed to reduce a jail's administrative and financial burden by repricing medical bills and engaging with providers on their behalf.

This program supplements the Catastrophic Inmate Medical Insurance by securing the deepest discounts possible from medical providers. Those who use the OMCCP for all their off-site medical expenses benefit from having claims submitted for reimbursement once paid costs exceed the per inmate deductible.



## Inmate Work Release Insurance

An Accidental Death & Dismemberment + Medical Expense policy that provides coverage to a government entity for inmates that are injured or killed in the course of their duties outside the walls of the jail on work-release.



## Inmate Work Crew Insurance

An Accidental Death and Dismemberment + Medical Expense policy that mitigates the financial exposure to local municipalities that contract with another agency to temporarily utilize inmate labor.



## Court-Ordered Community Service Insurance

An Accidental Death & Dismemberment + Medical Expense policy that provides coverage to a government entity for individuals that are injured or killed while fulfilling their court-ordered community service requirements.



Hunt Insurance Group, LLC



# Hunt Insurance Group, LLC



John E. Hunt, Sr. 1918-2012

## Our History

Hunt Insurance Group's story began in 1945, when John E. Hunt, Sr. left Travelers Insurance Company to launch a full-service independent insurance agency. He became a fixture in the community and established a reputation as a hard-working and reputable agent. Since our doors first opened over 75 years ago, our agency has assisted countless businesses, governments, and associations, with their unique insurance needs.

## Our Philosophy

To be the recognized leader in the development and administration of alternative insurance programs and services for governmental and select special risk clients.

## Our Mission

Our clients' interests come first--they are the sole reason we exist. We are committed to the highest level of fairness, honesty, and integrity from our staff. We believe these qualities, combined with creative and innovative approaches to servicing our clients, are the keys to the long-term success of our clients' programs and Hunt Insurance Group.

We will be flexible enough to undertake any assignment or project our clients need, yet maintain a standard of excellence that will set us apart from all others in our industry.



Learn more about our agency and the services we provide at [www.huntins.com](http://www.huntins.com)

## Client Engagement



Above: Scott Hunt (center) presents a donation to the Florida Sheriffs Youth Ranches



Above: (from left) National Sheriffs' Association Executive Director, Jonathan F. Thompson, Sheriff Vernon Stanforth, Hunt Insurance Group, Account Executive, Dan Lancaster, Hunt Insurance Group, Executive VP, John Hunt, Jr., and Sheriff Bill Bohnyak



Above: John Hunt, Jr., gives a presentation on Cyber Liability to the Committee of State Sheriffs' Associations



Above: Dan Lancaster gives a presentation to attendees of a state sheriffs' association conference



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# Catastrophic **In**mate **Medical Insurance**

[www.inmatemedicalinsurance.com](http://www.inmatemedicalinsurance.com)



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