

MCCP | Off-site Medical Cost Control Program

Inmate Medical Claims Administration



One of the most daunting challenges for those running jail is ensuring inmate medical costs stay within the financial capabilities of the approved budget. Excessive hospital bills, little savings, and exorbitant claim processing fees often push the limitations of an already stretched budget.

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. The OMCCP offers three fee options so that participants can choose a fee structure best suited to their needs:



Option 1: Percentage of Savings

- No up-front cost to join; you only pay for it when you use it
- Claim administration fee is 15% of savings
- The fee will not exceed the amount paid to the medical provider
- Up to \$25,000 eligible per inmate for reimbursement under CIMI coverage

Option 2: Flat fee, hassle free!

- One annual payment, based on historical claim volume
- 12-month period
- Unlimited claim submissions
- Not eligible for reimbursement under CIMI coverage

Option 3: Combination of Flat Fee and Percentage of Savings

- Non-Catastrophic Inmate Medical Insurance Participants:
 - Reduced annual payment, based on historical claim volume
 - 12% of savings on bills in excess of a pre-determined amount; i.e., \$25,000
 - The fee will not exceed the amount paid to the medical provider
- Catastrophic Inmate Medical Insurance Participants:
 - Reduced annual payment, based on historical claim volume.
 - 12% of savings on bills that exceed the CIMI deductible
 - The fee will not exceed the amount paid to the medical provider
 - Up to \$25,000 eligible per inmate for reimbursement under CIMI coverage for fees based on a percentage of savings

Savings Example:



Off-site Medical Cost Control Program Managed by Hunt Insurance Group, LLC

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Frequently Asked Questions

Q: How much does it cost?

Participating jails can select a fee method that is best for their agency: a percentage of savings, a flat fee per inmate (paid annually), or a combination of the two. Unlike other third-party administrators, fees based on a percentage of savings will not exceed the amount paid to the medical provider.

Q: What services does the OMCCP provide my agency?

Financial responsibility verification, bill re-pricing, explanation of benefits and invoice generation, provider reimbursement, and subsequent negotiation with medical providers (when necessary). The exact services provided will be tailored to needs of each participating agency.

Q: What if we already have someone on staff that negotiates off-site medical bills?

Staff can use this service as a supplement to their efforts and reduce the administrative burden associated with reviewing and negotiating claims.

Q: What if our agency already has contracted rates with local medical providers?

If your contract is not based on Medicaid or Medicare rates, then opportunity for savings is greater. Bills are re-priced to the applicable rates under the controlling State Medicaid law or according to any fee schedule/arrangement stipulated by the participating agency.

Q: How does this work with Catastrophic Inmate Medical Insurance?

The OMCCP works with Catastrophic Inmate Medical Insurance to achieve maximum savings. If you use the OMCCP as your primary claims administrator, paid expenses of each inmate can be monitored throughout the insurance plan year (effective and expiration date of the policy) to ensure that eligible expenses in excess of the specific per inmate deductible are flagged for reimbursement.

Q: Are hospital bills “scrubbed” for accuracy?

The OMCCP does not rely on a Preferred Provider Organization (PPO) – a network of prearranged contracts with medical providers - to obtain discounts. Pre-arranged contracts often hinder savings with medical providers that may be willing to accept rates based on Medicaid or Medicare fee schedules. If a medical provider declines to accept the proposed payment amount, our team will negotiate with them to ensure the deepest discount possible.

Q: Does the OMCCP use a PPO network?

An adjuster will review bills for duplicate charges and the system will flag duplicate bills; however, “scrubbing” is not included. Including this service would have impacted pricing, and discounts are typically deep enough that “scrubbing” bills would provide minimal cost-benefit for a participating entity. In addition, contesting minor charges on claims in which provider has agreed to a significant discount can lead to pushback and possibly losing the negotiated rate.

Q: Do I have to sign a contract?

Agencies must sign a Participation Agreement.

Q: Who do I contact if I have more questions or wish to join the program?

Contact Dan Lancaster via email at Dan.Lancaster@huntins.com or via telephone at (850) 545-3855.



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