

Testimonials

"One heart attack can cost \$50,000 to \$80,000 in hospital costs, so I saw the need to protect the county from a catastrophic illness or accident."

Sheriff Daniel Slaughter
Gilchrist County, Florida

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

Barbara Shepard BOCC
Putnam County, Florida

"No small or medium size county should be without this valuable protection..."

Major Karen Johnson
Cherokee County Georgia Sheriff's Office

"A great solution for a serious problem."

Steve Casey, Executive Director
Florida Sheriffs Association

"I have seen this program work as an effective budgetary tool for exposure to and management of Catastrophic Inmate Medical Costs."

Phil Hoelscher, President
Alliance Medical Management



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Catastrophic Inmate Medical Insurance

Administered by
Hunt Insurance
Group, LLC

The Problem

Skyrocketing health care costs combined with Governmental responsibility to pay for inmate medical care has created serious problems in the budgetary process. This ever-increasing healthcare burden has left our correctional systems exposed to potentially unlimited expenses and has created the need for innovative cost control mechanisms

The Solution

Hunt Insurance Group, LLC is proud to offer a unique program designed to protect local governments from excessive expenses resulting from catastrophic inmate medical claims.

A Catastrophic Inmate Medical Insurance (CIMI) plan can be tailored for your jail allowing for **more accurate budgeting** by insuring the catastrophic inmate medical expenses. The coverage can be purchased separately or can be used in combination with other healthcare cost control services.

Coverage Benefits

- Off-Site Inpatient Hospital Medical Care
- Outpatient Surgery
- Coverage based on claims occurring in 12 months and paid in 18 months
- No pre-existing condition exclusions
- Most "prior to booking" claims covered
- Deductible as low as \$20,000 per inmate per year.
- Limits of coverage from \$250,000 per inmate
- Preferred medical networks in some areas
- State mandated monthly average inmate population.

Claims Reimbursement

Hospital notification and claims forms are required on a timely basis after which reimbursement is usually made within thirty days

Visit the inmate medical website:
www.inmatemedicalinsurance.com

Standard Exclusions

- Expenses which are not inpatient
- Expenses which the governmental entity is not legally obligated to pay
- Expenses which are incurred after the inmate is released from custody
- Expenses in connection with the security or guarding of the inmate (can be added for an additional fee)
- Rehabilitation expenses resulting from substance abuse
- Rehabilitation expenses resulting from mental or nervous illness.

Administrator

Hunt Insurance Group, LLC has over 45 years of experience working with law enforcement agencies and correctional facilities. Our clients, past and present, include several state and national law enforcement associations.