

Catastrophic Inmate Medical Insurance

Fact Sheet and FAQ

Catastrophic Inmate Medical Insurance is a risk management resource that may assist sheriffs, counties, or local municipalities reduce their financial burden on through structured reimbursement model for which eligible medical expenses incurred outside the walls of the jail may be reimbursed.

Eligible expenses are reimbursed in accordance with North Carolina General Statutes 153A-225.2 and 148-19.3 (b). Paid medical expenses accumulate toward the per inmate deductible, which must be satisfied once per policy period.



Note: Figure 1 represents the average amount paid to medical providers rendering service, submitted to Hunt Insurance Group, LLC, for reimbursement, prior to the per inmate deductible being applied. Data is from a select group of categories and is not a comprehensive list of all claims received.

Coverage Highlights

- Includes In-Pursuit / "Prior to booking"
- 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

- Security & Guarding Reimbursement*
- Dental Services

*May impact minimum coverage requirements



Frequently Asked Questions

Q: How much does it cost?

A: Rates are calculated on a per inmate per month basis and vary based on your average monthly inmate population, claims history, negotiated discounts with local medical providers, deductible, and desired coverage.

Q: This has not been a major concern facing our agency. Why should we buy this insurance?

A: When compared to the general public, jail inmates have higher rates of chronic conditions, such as cancer, high blood pressure, and heart-related issues. They are approximately twice as likely to be hospitalized and use emergency services. Even at Medicaid or Medicare rates, a single medical emergency can cost taxpayers hundreds of thousands of dollars.

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

A: 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: Do I have to meet the deductible again if an inmate is released and re-arrested?

A: An inmate must only satisfy the per inmate deductible once per policy period (annual effective and expiration date of the policy), regardless of how many times they are taken into custody and released. If they are arrested in a new policy year, they will need to satisfy a new deductible.



North Carolina Sheriffs' Association Catastrophic Inmate Medical Insurance Administered by Hunt Insurance Group, LLC

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