



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

FOR MORE INFORMATION:
For additional information on CIMI or to obtain a quote, please contact the administrator:

HUNT INSURANCE GROUP, LLC

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This brochure is descriptive only. The precise coverage afforded is subject to the terms, conditions and exclusions of the actual policies as issued by the insurance company.



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 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

For Alabama jails with monthly average inmate population of at least 26:

- Off-Site Inpatient Hospital Medical Care
- Out Patient 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 \$300,000 per inmate
- Preferred medical networks in some areas

CLAIMS

REIMBURSEMENT

Hospital notification and claim forms are required on a timely basis after which reimbursement is usually made within 30 days.



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 an inmate
- Rehabilitation expenses resulting from substance abuse
- Rehabilitation expenses resulting from mental or nervous illness

ADMINISTRATOR



Hunt Insurance Group, LLC has over 40 years experience working with law enforcement agencies and correctional facilities. Our clients, past and present, include several state and national law enforcement associations.

Visit the Inmate Medical web site:

www.inmatemedicalinsurance.com

As a feature of **ACCA** Membership, receive a 5% reduction in CIMI premium.

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