Association of County Commissions of Alabama 67 Counties, One Voice



Inmate Medical Budget Protection。

HUNT INSURANCE GROUP, LLC www.inmatemedicalinsurance.com

800-763-4868

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Catastrophic Inmate Medical Insurance (CIMI)

Industry Leading Innovation

Over 25 years ago, Florida's sheriffs asked us for help mitigating their inmate medical expenses. We delivered. Over two decades later, Catastrophic Inmate Medical Insurance (CIMI) has reimbursed over \$25 million dollars to sheriffs, counties, and local municipalities across the United States.

CIMI mitigates the financial burden on taxpayers and improves budget accuracy by reimbursing the unpredictable and high-dollar costs associated with arrestees and inmates who require medical treatment outside the walls of the detention facility. This includes injuries that occur prior-to-booking that are sustained during the pursuit and apprehension of a suspect, who may be taken directly to the hospital rather than the jail.

\$25 Million

REIMBURSED TO SHERIFFS, COUNTIES, AND MUNICIPALITIES SINCE 1996

Coverage Benefits:

- Most "prior to booking" claims covered
 - Gunshot wounds
 - Auto accident injuries
- No pre-existing condition exclusions
- No minimum number of inmates required*
- Deductibles as low as \$1,000 per inmate*
- Coverage maximum of \$300,000 per inmate
- \$1,000,000 policy aggregate

 * Eligibility requirements vary by state



"Having this insurance is an example of good stewardship of County resources and allows us to budget more accurately. It just makes good sense." -Jail Administrator

Sheriff's Office, NC

Eligible Expenses Include:

- Inpatient Hospital Services
- Outpatient Hospital Services
- Physician Services
- Outpatient Diagnostic X-ray and Lab Services

Optional Coverage :

- Security & Guarding Reimbursement
- Dental Services

Frequently Asked Questions

Q: How much does it cost?

A: The cost is based on many factors, including, but not limited to, your inmate population, deductible, claims history and negotiated discounts with local medical providers. Clients factor the cost of the insurance policy and the expected claim reimbursement into their budget, thus avoiding having to "drain" funds from other high priority areas such as personnel, equipment, and training.

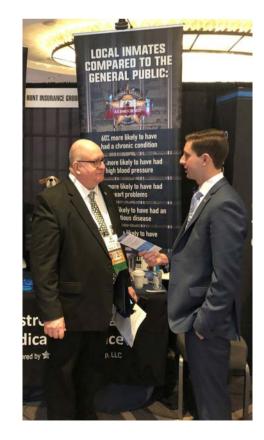
Q: Do I have to meet the deductible again if an inmate is released and re-arrested?

A: No, medical expenses accumulate towards the deductible, which is satisfied once per policy period, regardless of how many times an inmate is released and re-arrested.

Q: Is Covid-19 coverage included?

A: Yes, treatment for Covid-19 is a covered expense.

- Emergency Room
- Prescription Drugs (inpatient only)
- Ambulance Services
- Medical Services and Supplies











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