

Inmate Catastrophic Medical Insurance

This Plan Works

An inmate falls down the stairs suffering a closed head injury - a \$42,000 hospital bill. Another complains of a pain in his side - \$9,800 for an appendectomy. An inmate with a stomach ache - \$7,700 to diagnose and treat a gastrointestinal disorder. These hospital costs would have wreaked havoc on the county's budget, had the county not been a part of the Inmate Catastrophic Medical Plan sponsored by CTSI.

“Thank goodness I renewed our inmate insurance last year,” said one county contact after the county inmates incurred more than \$45,000 in hospital costs in just one year.

Join the many counties taking advantage of this plan. To obtain additional information or request a quote, contact Anita Bruner at AJG Risk Management Services, Inc. at 303-889-2574.

Serving Colorado's Counties
CTSI
County Technical Services, Inc.
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Inmate Catastrophic Medical Insurance



- *Budget medical expenses*
- *Avoid catastrophic cost over-runs*
- *Control and manage healthcare costs*
- *Deductible as low as \$5,000 per inmate, per year*

The Problem

Skyrocketing health care costs combined with counties' liability for inmate medical care have created a potentially catastrophic mix for county budgets. Particularly when these costs are hard to predict, and nearly impossible to contain. This ever-increasing healthcare burden has left our correctional systems exposed to potentially unlimited expenses.

The CTSI Solution

County Technical Services, Inc. and our broker, Arthur J. Gallager Risk Management Services, Inc. have developed a new program for counties to protect against catastrophic medical expenses for inmates.

A Catastrophic Inmate Medical Plan can be tailored to allow more accurate budgeting by insuring against catastrophic inmate medical costs. The coverage can be purchased separately or it can be used in combination with other prison health provider benefits.

What is Inmate Medical Insurance?

Inmate medical insurance provides high deductible medical coverage to county jails. It is purchased by various governmental entities to ensure budget forecasting and cost control. This coverage applies to in-patient medical needs with coverage beginning when the inmate is treated out of the prison facility and in the care of a local hospital.

This plan carries several standard exclusions and can be tailored to meet your specific requirements. Optional coverages, such as HIV/AIDS, Mental and Nervous Disorder, Substance Abuse and Maternity are not part of the standard program, but can be purchased for an additional cost.

Coverage Benefits

- Off-site Inpatient Hospital Medical Care
- Outpatient Surgery
- No pre-existing condition exclusions
- Claims prior to booking covered
- Limits of liability from \$250,000 to \$1 million per inmate
- Premiums paid monthly based on actual inmate count
- AIDS/HIV, Maternity, Mental and Nervous Disorder and Substance Abuse excluded. Coverage can be purchased at an additional premium
- Annual aggregate plans available for large jails

Deductible

- As low as \$5,000/inmate per year
- Multiple occurrences accepted toward the deductible

Handling of Claims

- Claims reimbursement is based upon accumulated hospital/physician charges attributed to the hospital stay and usually reimbursed within 60 days

For More Information

For examples of claims, testimonials and coverage information, please see the web site: www.inmatemedicalinsurance.com

To obtain additional information or request a quote, please contact Anita Bruner at AJG Risk Management Services, Inc. at 303-889-2574.

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