

Staff Report

Subject: Approval of Policy for Catastrophic Inmate Medical Insurance for the Effingham County Jail

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Department: Effingham County Jail

Meeting Date: September 3, 2024

Item Description: Catastrophic Inmate Medical Insurance for the Effingham County Jail

Summary Recommendation: Staff recommends Approval of Apex Insurance Company's recommendation to accept the proposal for Catastrophic Inmate Medical Insurance for a premium of \$27,167.40 (last year, the premium was \$24,420.00.)

Executive Summary/Background:

- Effingham County Board of Commissioners carries catastrophic inmate medical insurance through Apex Insurance Company (broker). This type of insurance covers major medical expenses on jail inmates who are not under state custody.
- The 24-25 quote as provided by SiriusPoint America Insurance Company is as follows:
 - Deductible - \$30,000, Per Inmate Limit - \$300,000, Per Inmate Per Month - \$11.61 Total Premium - \$27,167.40
- 23-24 rates were as follows:
 - Deductible - \$30,000, Per Inmate Limit - \$300,000, Per Inmate Per Month - \$11.00 Total Premium - \$24,420.00
- 22-23 rates were as follows:
 - Deductible - \$30,000, Per Inmate Limit - \$300,000, Per Inmate Per Month - \$10.65, Total Premium - \$23,898.60

Alternatives for Commission to Consider

1. Approval of quote submitted by SiriusPoint America Insurance Company with a \$27,167.40 premium and \$30,000.00 deductible.
2. Take no action.

Recommended Alternative: 1

Other Alternatives: 2

Department Review: Jail, Purchasing, Finance

Funding Source: Dept. 18 Operating Budget

Attachments:

1. Quote from SiriusPoint America Insurance Company