

# Staff Report

**Subject:** Ratification of approval of Policy for Catastrophic Inmate Medical Insurance for the Effingham County Jail

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**Department:** Effingham County Jail

**Meeting Date:** October 18, 2022

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

**Summary Recommendation:** Staff recommends Ratification of Approval of Apex Insurance Company's recommendation to accept the proposal for Catastrophic Inmate Medical Insurance for a premium of \$23,898.60.

## 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 quote as provided by Sirius American Insurance Company is as follows:
  - Deductible - \$30,000, Per Inmate Limit - \$300,000, Per Inmate Per Month - \$10.65, Total Premium - \$23,898.60
- Last year the rates were as follows:
  - Deductible - \$30,000, Per Inmate Limit - \$250,000, Per Inmate Per Month - \$10.24, Total Premium - \$25,804.80

## Alternatives for Commission to Consider

1. Ratification of approval of quote submitted by Sirius American Insurance Company with a \$23,898.60 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 Sirius American Insurance Company
2. Renewal Application
3. O.C.G.A § 42-4-15