



# County of El Dorado

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## Legislation Text

File #: 14-0098, Version: 2

Chief Administrative Office, Risk Management Division, recommending the Board approve the Catastrophic Inmate Medical Insurance (CIMI) Program 2014 Insurance Proposal with a \$75,000 deductible and authorize the Assistant Chief Administrative Officer, or designee, to bind coverage for \$95,586 (\$22.25 per inmate per month) estimated annual premium effective February 1, 2014.

**FUNDING:** County General Fund and AB109 Funds (No Federal Funds).

<b>BUDGET SUMMARY:</b>	
Total Estimated Cost.....	\$95,586
Budget - Current FY.....	\$0
Budget - Future FY.....	\$95,586
New Funding.....	
Savings.....	
Other.....	
Total Funding Available.....	
Change To Net County Cost.....	\$95,586

### Fiscal Impact/Change to Net County Cost

Up to \$95,586.00 of General Fund with the possibility that some costs may be paid with AB109 Fund funds, pending approval by the Community Corrections Partnership (CCP) based on the total AB109 population in the County jail, currently approximately 20%.

### Background

The Catastrophic Inmate Medical Insurance (CIMI) Program is part of the miscellaneous programs offered through California State Association of Counties - Excess Insurance Authority (CSAC-EIA) to its members and provides coverage for inmate hospital costs. The program is designed to provide medical expense coverage for inmates requiring off-site medical treatment due to serious injuries or other health problems. Various limit and retention options are available, there is no aggregate limit of liability cap and the program can be excess of coverage provided under an existing contract or placed as primary.

In 2007, El Dorado County procured a catastrophic insurance policy to cover the cost of inmate medical through CSAC-EIA. This policy was to cover inmate hospital costs above those covered by the correctional medical services contractor, California Forensic Medical Group (CFMG). Per the CFMG contract, CFMG financial responsibility for inmate hospitalizations is limited to the first \$20,000 of hospital costs incurred for an inmate that has been booked into the jail. The coverage

was not renewed for 2010-2011 fiscal year and currently the coverage is not in place. Risk Management met with Health and Human Services Agency (HHSA) staff and Captain Peshon from the Sheriff's Office to discuss the CIMI program. Based on the meeting, staff agreed to move forward to bind coverage through the Alliant Insurance program. Risk Management obtained a quote for coverage through Alliant Insurance Services and has two options for binding coverage. The options are outlined in the CIMI 2014-15 Insurance Proposal (Attachment A) and summarized below:

Option 1:

\$50,000 Specific Deductible per Inmate  
\$34.98 Rate per inmate/month  
\$150,274 Total Estimated Annual Premium

Option 2:

\$75,000 Specific Deductible per Inmate  
\$22.25 Rate per inmate/month  
\$95,586 Total Estimated Annual Premium

On January 9, 2014, HHSA received a letter from the California Department of Health Care Services titled Medi-Cal County Inmate Programs which states the Medi-Cal Adult County Inmate Program (ACIP), authorized by AB 1628, provides Medi-Cal Coverage to eligible adult county inmates for inpatient hospital services provided off the grounds of the correctional institution. Upon further review, it was found that inmates must still meet the eligibility requirements for Medi-Cal, so there is still the potential for exposure to a catastrophic event.

**Reason for Recommendation**

Staff recommends Option 2. Approval by the Board will mitigate potential exposure to the County of inmate hospitalization costs.

**Clerk of the Board Follow Up Actions**

Risk Management will bind coverage effective February 1, 2014 with payment of premium due February 15, 2014.

**Contact**

Sherri Adams, Principal Risk Management Analyst

**Concurrences**

Risk Management, Sheriff's Department and Health and Human Services Agency