

# A hospital stay can heal the body but could break the bank

Even with health insurance, hospitalization costs can add up, thanks to high deductibles, copays, out-of-network fees and everyday expenses while hospitalized. Hospital indemnity insurance can take some of the sting out of a hospital stay, helping employees focus their attention where it needs to be: getting better.

## Hospital stays are growing in days and costs



**24%**

Average hospital stay increased 19% over pre-pandemic levels and increased 24% for patients discharged to post-acute care.<sup>1</sup>



**98%**

Increase in cost of typical hospital stay since 2004.<sup>2</sup>



**\$2,873**

average cost of hospital stay, per day – with an average stay of 4.6 days.<sup>2</sup>

## Aflac hospital indemnity coverage can help limit the financial strain



Fewer than  
**3 in 5**

employees are confident they will be very well covered if a serious illness occurs.<sup>3</sup>



**\$2,800**

What Aflac pays for hospital admission and four days of hospital confinement.<sup>4</sup>



**\$2,525**

What Aflac pays for ER visit, hospital admission and two days of hospitalization.<sup>5</sup>

**Help your clients protect their employees from costly hospital stays.  
Ask your Aflac sales representative for more information on hospital indemnity coverage.**

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<sup>1</sup> American Hospital Association. "Report: Average hospital patient stay grows amid workforce challenges." December 6, 2022. [Accessed 7.11.2023.](#)

<sup>2</sup> ValuePenguin. "Average hospital stay in US costs 504 hours of work." Updated October 17, 2022. [Accessed 7.11.2023.](#)

<sup>3</sup> 2023 Aflac WorkForces Report. "Workplace Benefits Trends Executive Summary." Published November 2022. [Accessed 7.11.2023.](#)

<sup>4</sup> Based on benefits of the high plan design for Group Hospital Indemnity insurance C80000: \$2,000 Hospital Admission Benefit and \$200/per day Hospital Confinement Benefit. Benefits may vary by situs state.

<sup>5</sup> Based on benefits of the high plan design for Group Hospital Indemnity insurance C80000: \$2,000 Hospital Admission Benefit, \$125 Hospital Emergency Room Visit Benefit and \$200/per day Hospital Confinement Benefit.