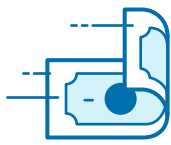


How critical illness coverage helps protect employees

Even after paying the ever-rising premiums, many Americans find themselves struggling to pay expenses left uncovered by their health insurance if a critical illness occurs. That's not surprising, given the increasing costs of treatment, care, copayments and deductibles.

Health insurance can be costly and isn't designed to cover all the costs of a critical illness.



\$1,735

Average deductible for single health insurance coverage in the U.S.¹



29%

of covered workers have a high deductible health plan.¹



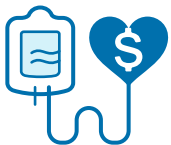
\$100,000

Even with health insurance that provides 80% coverage, the remaining 20% for a major surgery can exceed \$100,000.²



51%

of cancer patients and survivors report carrying medical debt due to the costs of their cancer, regardless of insurance coverage or income levels.³



\$2,000

Patients with heart disease often have out-of-pocket costs of more than \$2,000 per year.⁴



66.5%

of bankruptcies are tied to medical debt.⁵

¹ Kaiser Family Foundation. "2023 Employer Health Benefits Survey," published Oct. 18, 2023. [Accessed 11.13.2023.](#)

² Debt.org. "Hospital and surgery costs." Updated June 22, 2023. [Accessed 11.13.2023.](#)

³ American Cancer Society Cancer Action Network. "Survivor views: cancer and medical debt." March 17, 2022. [Accessed 11.13.2023.](#)

⁴ GoodRx Health. "How to Manage the Continuing Costs of Heart Disease." Updated 8.4.2022. [Accessed 11.13.2023.](#)

⁵ Personal Finance Insider. "What are medical bankruptcies?" Aug. 24, 2023. [Accessed 11.13.2023.](#)

Critical illness coverage helps with expenses health insurance doesn't cover if employees experience:



Diabetes

29.3 million adults have diagnosed diabetes.⁶



Stroke

795,000 cases a year.⁷



Mental health conditions

1 in 5 U.S. adults experience mental illness each year.⁸



Chronic kidney disease

Affects 35.5 million people in the U.S. – many of whom don't know they have it.⁹

Even a \$5,000 benefit payment can be a big help with treatment and recovery expenses:



Meeting the minimum family deductible of a high-deductible health plan, with up to \$2,000 left over.¹⁰



Part- or full-time at-home care.¹¹



Stair lift, including installation, possibly with a little money left over.¹²



50+

Online behavioral therapy sessions.¹³

Ask your sales representative for more information about critical illness options for your clients.

6 American Heart Association. "Heart disease & stroke statistics - 2023 update." Accessed 11.13.2023.

7 CDC. Stroke Facts. Accessed 11.13.2023.

8 NAMI - National Alliance on Mental Illness. Mental Health by the Numbers. Accessed 11.16.2023.

9 CDC. "Chronic kidney disease in the United States, 2023." May 2023. Accessed 11.13.2023.

10 GoodRx Health. "What are the high-deductible health plan limits for 2023?" May 16, 2022. Accessed 11.20.2023.

11 Nurse Next Door. "How Much Does Senior In-Home Care Cost?" Published 5.3.2022. Accessed 11.13.23.

12 CostHelper. "How much does a stair lift cost?" Accessed 11.20.2023.

13 Based \$20-\$90 per session fee. Fees vary widely depending on services; this figure is on the higher end. BetterHelp. "How much does therapy cost you on average in 2023?" Updated Oct. 27, 2023.

Accessed 11.20.2023.

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