

Hospital Indemnity Client Fit Worksheet

Section 1: Client Coverage Snapshot

Primary Health Coverage Type (check one):

- Medicare Advantage
- Medicare Supplement
- ACA Marketplace Plan
- Employer-Sponsored Health Plan
- Self-Employed / Individual Coverage
- Other: _____

Current Plan Notes (optional):

Section 2: Hospital Exposure Assessment

Ask the following questions to understand potential out-of-pocket exposure.

1. Do you know what your current plan charges for a hospital stay?

- Yes
- No
- Not sure

2. Are there daily hospital copays, coinsurance, or deductibles you would be responsible for?

- Yes
- No
- Not sure

3. If you were hospitalized for several days, would those costs create financial stress?

- Yes
- Possibly
- No

Section 3: Budget Comfort Check

Hospital indemnity insurance works best when affordability and expectations are aligned.

1. Would a modest monthly premium for supplemental protection be comfortable?

- Yes
- Possibly
- No

2. Is the client more focused on predictability or minimizing premiums?

- Predictability
- Lowest cost
- Unsure

Notes:

Section 4: Education & Understanding Acknowledgment

Confirm the client understands the nature of hospital indemnity coverage.

- Client understands this is supplemental coverage, not major medical
- Client understands benefits are paid directly to them
- Client understands benefits are fixed amounts, not bill reimbursement
- Client understands limitations and exclusions apply

Education Summary:

Section 5: Fit Assessment

Based on the conversation, hospital indemnity insurance appears to be:

- Strong fit
- Possible fit, needs follow-up
- Not a fit at this time

Primary Reasoning:

- Hospital cost exposure
- Client interest in added protection
- Budget alignment
- Not appropriate based on needs or budget

Section 6: Follow-Up Decision

Next Step Selected:

- Provide additional education
- Review specific plan options
- Schedule follow-up conversation
- Document discussion, no action at this time

Follow-Up Notes:

Benefit Needs Estimator

Hospital indemnity plans provide financial security by offering fixed daily benefits for hospital stays, helping cover out-of-pocket expenses and complementing primary health insurance coverage.



YOUR HEALTH PLAN OUT-OF-POCKET COSTS	BENEFIT	PREMIUM
Hospital Confinement Daily Co-Pay _____ x _____ days = _____	_____	_____
Ambulance Service Co-Pay	_____	_____
Radiation/Chemotherapy Max. Out-of-pocket	_____	_____
Skilled Nursing Facility Daily Co-Pay _____ x _____ days = _____	_____	_____
Outpatient Surgical Co-Pay	_____	_____
Outpatient Therapy Co-Pay	_____	_____
Dental / Vision Average Monthly Costs	_____	_____
Potential Out-of-pocket Costs	\$ _____	Premium _____

