

# Hospital Indemnity Insurance Explained for Agents

# Direct Cash, Unrestricted Use

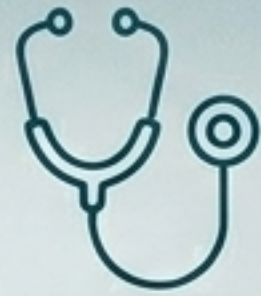
Hospital indemnity pays a fixed cash benefit for every day admitted to the hospital.



- Not a health insurance plan
- Does not replace Medicare
- Money is paid directly to the client

# The Medical vs. Life Gap

Medicare Covers the Facility. Indemnity Covers Life.



## Medicare

- Medical Bills
- Doctor Fees
- Facility Costs



## Hospital Indemnity

- Mortgage & Rent
- Utilities & Groceries
- Spouse Travel Costs



# The Medicare Advantage Vulnerability

Fixed incomes cannot easily absorb sudden hospital stays.

Hidden Costs Include:

- Out-of-pocket maximums
- Daily hospital copays
- Coinsurance percentage

# How It Fills The Gap

\$200 Daily Benefit

×

x 5 Days In Hospital

=

= \$1,000 Direct Cash

Check goes  
to the client,  
not the facility.

# Who Needs It Most?

1



**Medicare Advantage  
Enrollees**

Exposed to daily copays  
and coinsurance.

2



**Chronic Condition  
Management**

Diabetes, heart disease,  
or COPD increase  
admission odds.

3



**Tight Fixed  
Incomes**

Where an unexpected  
bill creates immediate  
strain.

# The Pivot Point

Introduce the solution only after the primary problem is solved.



Phase 1: Complete Medicare enrollment



Phase 2: Establish peace of mind



Phase 3: Introduce Hospital Indemnity

# The Closing Script

**Acknowledge:** Medicare covers your medical bills...

**Expose Gap:** ...but it does not cover the regular bills that keep coming.

**Provide Solution:** This small policy pays you cash directly so your family avoids the scramble.

**Offer:** Would you like to see what it costs?

# Client Scenario: The Hidden Gap



**Profile:** 69-year-old male

**Plan:** Just enrolled in Medicare Advantage

**Health:** Type 2 diabetes, sees a cardiologist

# Closing the Gap

## The Approach

Mention that ongoing conditions increase hospital risks, and household bills do not pause.



## The Offer

Show a policy paying \$150 per day.

**\$1**

## The Result

Premium is less than \$1 a day. Client enrolls immediately.



# Awareness Drives Enrollment

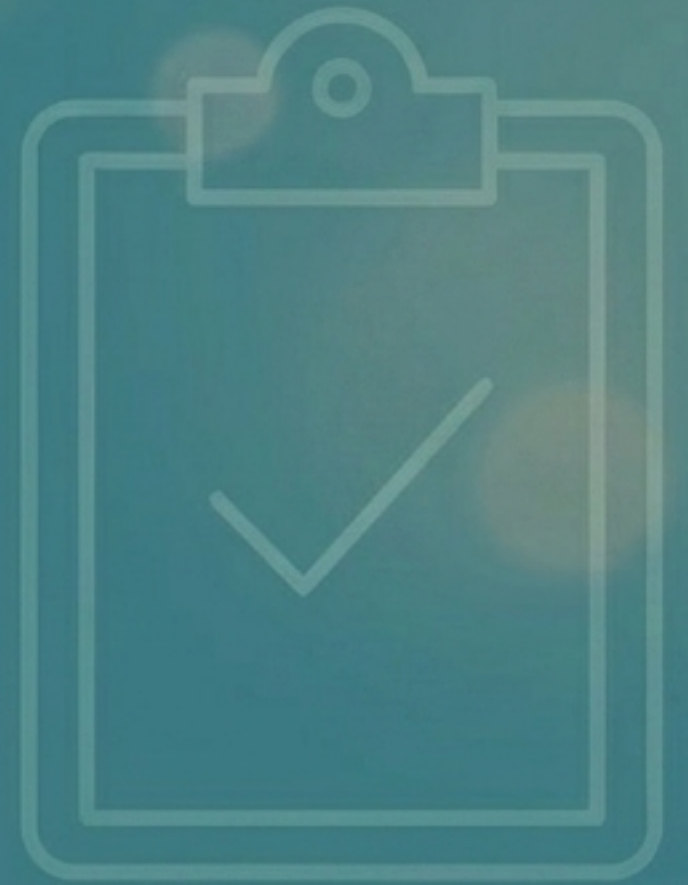
Most clients have never heard of hospital indemnity.

You are not introducing a new problem.

**You are closing a gap they did not know existed.**

# Action Step

## Deploy The Transition



- Use the transition language at your next MA enrollment
- Have a specific quote ready before the appointment
- Show a real premium number, avoid generalities