

## Accident, Critical Illness Plans Provide Customers with Cash for Medical Expenses and Everyday Bills

*Supplemental Plans Offer Affordable, Flexible Way to Bolster Major Medical Coverage*

*Last in a series of three stories about Open Enrollment.*

The New Year brings new resolutions. This time honored tradition elicits pledges to lose weight, exercise more and eat healthy food. But what about committing to be prepared when it comes to health care coverage?

While many consumers will be searching solely for a major medical plan during Open Enrollment, they could be missing an opportunity to enhance their coverage by adding supplemental plans to the mix.



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**Supplemental plans offer health care consumers the opportunity to enhance their coverage.**

“Supplemental plans are a flexible, affordable way to add protection to major medical plans,” said Josh Dau, vice president, supplemental product lines at [Assurant Health](#). “Supplemental products are offered for dental, accident or critical illness needs, and can be purchased to fill any gaps within primary insurance, such as deductibles and non-medical costs.” These plans can be bought on a stand-alone basis or when a consumer buys major medical insurance.

Although plans may vary by carrier, here are typical types of supplemental plans:

- Accident insurance, which pays a benefit when you’re injured
- Dental plans, which pay when you have dental checkups and treatment
- Critical illness plans, which pay benefits when an individual is diagnosed with a variety of covered illnesses such as cancer, heart attacks and stroke

Demand for these plans is on the rise, Dau noted.

As major medical costs go up, consumers are increasing their deductibles and maximum out-of-pocket costs in an effort to lower their premium. Supplemental plans are a way for consumers to lessen the impact of the increased out of pocket costs, Dau explained.

“Another thing to consider is that surviving a critical illness is increasingly common with advances in medical technology, but the costs of fighting these illnesses, coupled with everyday bills, can be more than most people are prepared to deal with,” he said.

Because supplemental plans typically pay cash directly to the customer, individuals can choose whether the money is used for medical or non-medical costs.

For instance, critical illness benefits can be used for deductible and coinsurance, out-of-network costs, travel to the best doctors and facilities, and other treatments that a primary

plan may not cover. Payments also can be used for everyday costs such as child care, lost wages, groceries or bills.

Consumers can purchase supplemental insurance whether they buy their major medical plan on or off the health care Marketplace. Before choosing a supplemental policy, shoppers need to understand these plans do not fulfill Affordable Care Act requirements. They also may want to weigh their ability to directly pay for bills not covered by major medical plans.

“Health care options can be confusing,” Dau said. “To determine if a supplemental plan is a good choice for you and your family, speak with an experienced insurance agent, who can act as a trusted advisor.”