

## Hospital Indemnity Insurance

# A Financial Safety Net

No one likes to think about having an accident or getting sick. However, life's full of unexpected moments. Would you be prepared if an accident or illness happened and required a hospital stay? Would you be able to pay your household bills if you were admitted to the hospital? Atlantic American Employee Benefits' products integrate with, and supplement benefits already available to you; such as major medical, covering everyday expenses, deductibles, co-pays, and co-insurance.



of total health care  
spending in 2020 was  
spent on hospital  
services.<sup>1</sup>



Emergency Department  
visits resulting in  
hospital admission.<sup>2</sup>



**\$11,700**

The average  
hospital stay  
runs \$11,700 with  
Medicare (\$13,600)  
and "other"  
insurance (\$12,600)  
paying top dollar  
and the uninsured  
(\$9,300) and  
Medicaid (\$9,800)  
paying the least.<sup>3</sup>



Americans are  
struggling with medical  
debt.<sup>4</sup>

## Caring About Customers

Together, with your employer, we develop voluntary programs that matter. Our products are meant to integrate with and supplement benefits already available to you. These valuable benefits are an affordable way for you to prepare for the unexpected and overcome the financial challenges you and your family may face.



**44%**

**Worry about affording their deductible before health insurance kicks in.<sup>5</sup>**



**1 in 3**

**cardholders debt is from medical bills.<sup>6</sup>**



It's always best to be prepared to handle every twist and turn life throws your way. Having a plan in place to help cover the expenses that occur as the result of a hospital stay can help provide invaluable financial protection for you and your family. Let Atlantic American Employee Benefits protect you against the unexpected with Hospital Indemnity coverage.

**Visit [aaemployeebenefits.com](http://aaemployeebenefits.com) for more information.**

<sup>1</sup> <https://bit.ly/2TJvNuZ> – Medical Debt Relief; Hospital and Surgery Costs

<sup>2</sup> <https://bit.ly/3NYkjKg> – CDC NCHS FastStats – Emergency Department Visits

<sup>3</sup> <https://bit.ly/2TJvNuZ> – Medical Debt Relief; Hospital and Surgery Costs

<sup>4</sup> <https://cnb.cx/3Pr07Sw> – CNBC – “137 million Americans are struggling with medical debt. Here’s what to know if you need some relief”

<sup>5</sup> <https://bit.ly/3izqrM3> – Kaiser Family Foundation; Data Note: Americans’ Challenges with Health Care Costs

<sup>6</sup> <https://bit.ly/3Bm4yqX> – Lending Tree; 1 in 3 Cardholders Are in Credit Card Debt Due to Medical Bills

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