

A quick guide to supplemental health insurance

WHY INSURANCE

If you're taking time out of your day to read and learn more about insurance, you already understand that life is full of risks. And insurance products are one way to protect yourself and the people you love from some of those risks. A simple web search of "insurance" will bring up more results than you can read in your lifetime. So where should you begin?

Your search today brought you to this quick guide to supplemental health insurance. In a few minutes, you'll learn the basics of this product. We'll talk about how it works and why you might want or need it. If you're interested in other types of insurance, be sure to check out our other topics, too. Or leave us a comment about subjects you want to know more about.

So...what's supplemental health insurance?

Before we answer that question, let's spend a quick moment on health insurance. This coverage type—which most people access through their employer or the state-run health insurance marketplaces—can provide benefits for things like doctors' services, inpatient and outpatient hospital care, prescription drugs, pregnancy and childbirth, and mental health services.

With health insurance, you can generally expect to pay for some portion of your costs. You may, for example, pay for premiums, coinsurance, co-payments, deductibles, non-covered services, and other expenses. These various costs can add up and are the obvious reason for supplemental health insurance.

So what is supplemental health insurance? It's extra insurance individuals can buy, at a rate that's affordable for most budgets. Employers can offer it in the workplace through payroll-deduction, too.

Supplemental health insurance comes in many forms (more on that in just a minute!) to help you with the costs your insurance carrier doesn't pick up. Based on the specific supplemental health policy you choose, you receive a lump-sum amount if you experience a covered condition, such as cancer, heart disease, stroke, diabetes, Alzheimer's disease or another common critical illness. Supplemental health insurance also can provide benefits for various types of accidental injuries.

OK, but wait...

We can't read minds, but we suspect you're thinking something like this: "I already have health insurance, and it's expensive. Why would I buy supplemental health insurance, too?"

Here's the simple answer: Health insurance doesn't pay for every service you might need, and even covered services might not be fully paid by your insurer.

Look at an example: Hilarie is in her mid-30s when she buys a supplemental cancer policy. Her mother and aunt both chose healthy lifestyles but went through breast cancer in their 50s anyway. A decade later, Hilarie finds out after a routine mammogram that she has Stage II breast cancer. Her policy immediately pays her a \$25,000 benefit. As Hilarie begins her cancer treatment—including surgery, radiation, and chemo—the bills soon follow. Fortunately, she has the cash to cover co-payments and coinsurance without a moment's worry. She can also buy recommended nutritional supplements to increase her strength and feel better. The money even allows Hilarie's husband to take extra days off work to stay with her. Hilarie had hoped she would avoid getting cancer, but she's very grateful she didn't avoid getting supplemental health insurance.

What's next?

When you're ready to know more about supplemental health insurance, the next step is to have a low-key conversation about it. A product specialist can ask you questions about your major concerns and present supplemental health insurance options. [Click here to connect.](#)

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