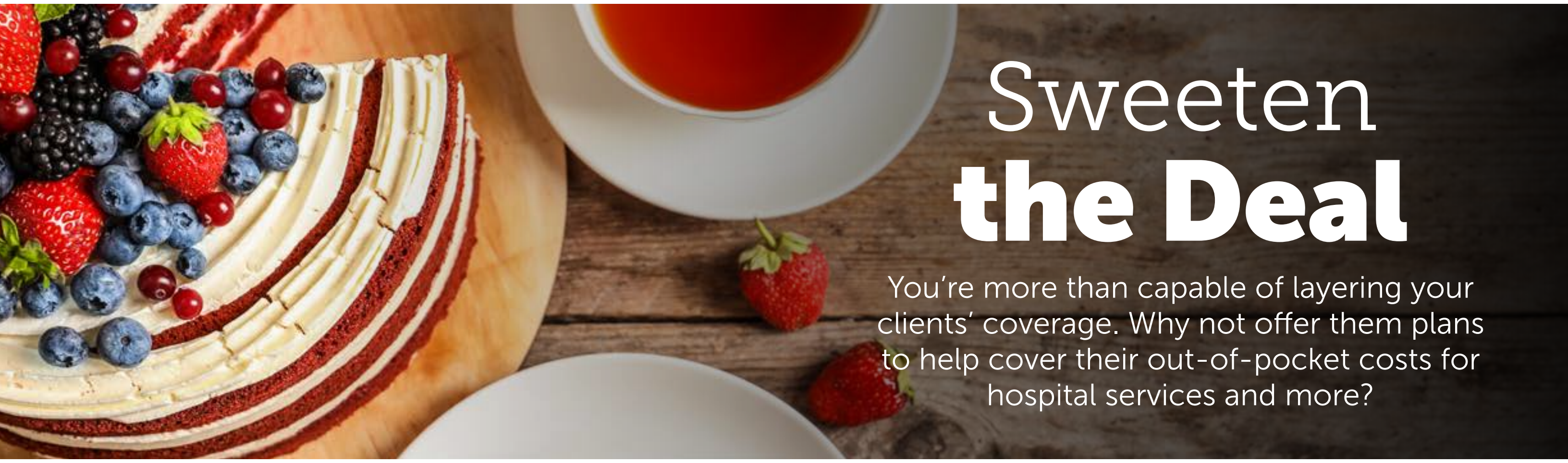
RITTER Insurance Marketing®



Sweeten the Deal

You're more than capable of layering your clients' coverage. Why not offer them plans to help cover their out-of-pocket costs for hospital services and more?

Medicare Advantage (MA) plans could leave your clients with a copay of $200 per day for the first five days of their hospital stay. That's $1,000 they might have to spend out of pocket right up front. And, that doesn't include any deductible they might have to pay as well.

Hospital indemnity plans can cover these types of costs and others related to hospital visits, or at least lessen their impact. Depending on the plan, your clients could have a benefit period of three to 31 days and a benefit amount of $100 to $750 a day. Some plans also offer a single-day, lump-sum style option of even more benefit. Different plan designs are available and ready for you to serve and fulfill your clients' unique needs!

What Can Hospital Indemnity Plans Cover?

- Daily inpatient hospital confinement benefit
- Observation stays
- Mental health benefits
- Emergency room benefits
- Ambulance services
- Outpatient services
- Skilled nursing facility care

THE ICING ON THE CAKE

Did you know clients can check a box for hospital indemnity plans on Scopes of Appointment, allowing you to discuss them at Medicare sales appointments?

Examples of Possible MA Plan Expenses

MA Plan Benefits and Expenses (Deductible Not Included)*

Benefit	Copay	5-Day Stay Cost
Inpatient Hospital Stay Copay (Days 1-5)	$200/day	$1,000
Emergency Care (1 Visit)	$80	$80
Mental Health Services (Days 1-5)	$200	$200
Ambulance Services (1 Ride)	$200	$200
Totals	$680	$1,480

MA out-of-pocket cost examples are estimates based on available MA plans.

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Examples of Hospital Indemnity Plan Benefits

Hospital Indemnity Plan Benefits (for only about $28 per month)*		
Benefit	**Benefit Amount**	**5-Day Stay Payment**
Inpatient Hospital Stay (Days 1-10)	$200/day	$1,000
Emergency Care/Emergency Room	$150	$150
Mental Health Services (Max 7 Days)	$175/day	$875
Ambulance Services Rider (1 Ride)	$200	$200
Totals	$725	$2,225

**Hospital indemnity benefit examples are estimates based on available hospital indemnity plans.*

How Do I Show the Need to My Client?

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	$200 Copay $200 Copay $400 Benefit	$200 Copay $200 Benefit	$200 Copay $200 Benefit	$200 Copay $200 Benefit	$200 Copay $200 Benefit	

OUT-OF-POCKET EXPOSURE

Medicare Advantage Plan
$200 copay/day, days 1-7, for inpatient hospital stays
$200 copay for ambulance ride

Total Out-of-Pocket Costs: $1,200

COVER THE COSTS

Hospital Indemnity Plan
$200/day benefit, 10-day benefit period
$200 benefit for ambulance ride

Total Benefit Paid: $1,200

Are your clients prepared to cover the costs that may result from a hospital stay if they only have a Medicare plan? Would they feel more comfortable knowing there are solutions available to help with those costs?

Get more info on how to successfully sell these plans! Call **Ritter's Ancillary Team** at **800-769-1847.**