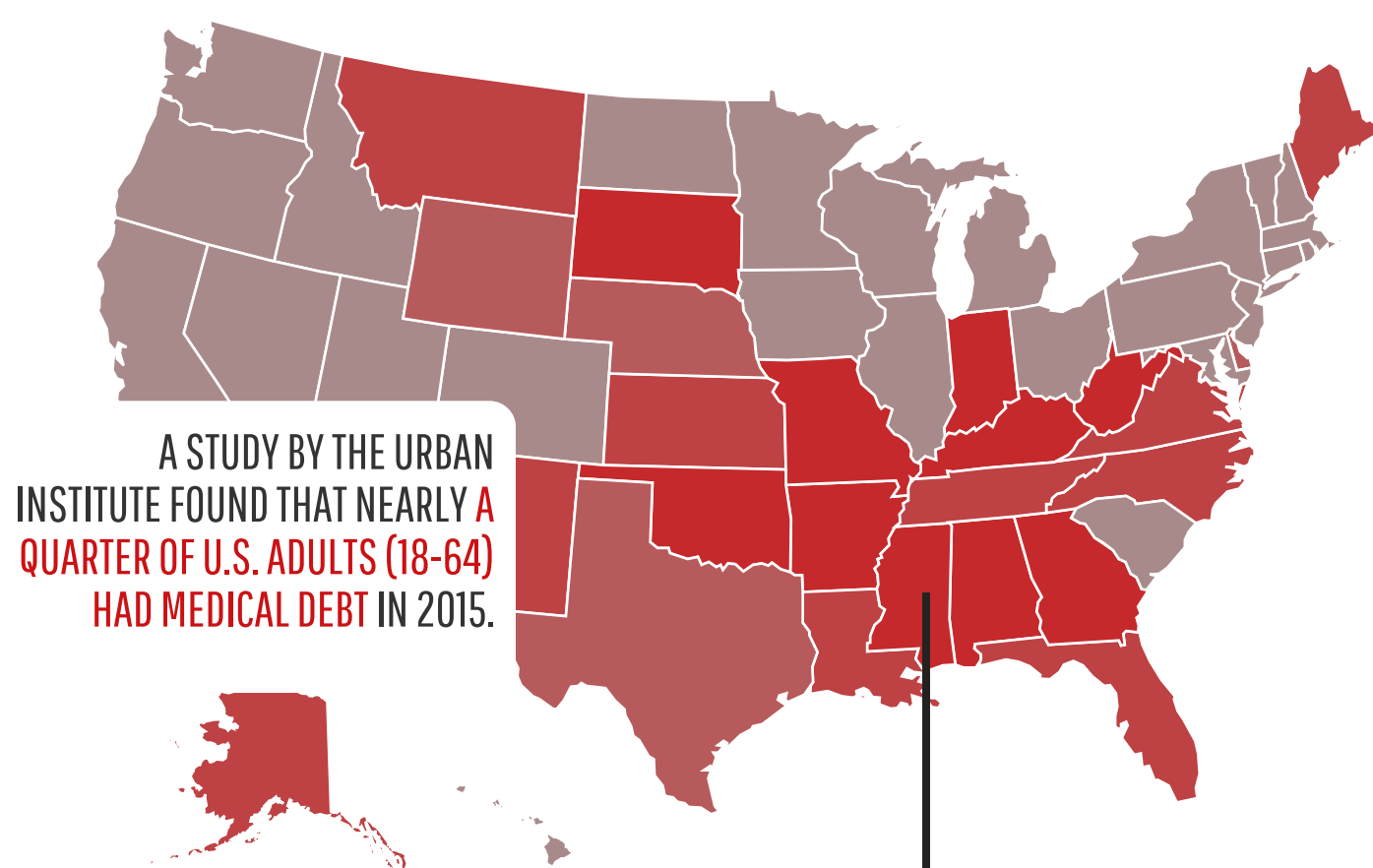


CAN YOU AFFORD TO GET SICK?



SINCE 1960, HEALTHCARE SPENDING IN THE U.S. HAS GROWN BY 800%. IT NOW ACCOUNTS FOR NEARLY 18% OF THE NATIONAL ECONOMY TODAY.



MISSISSIPPI RANKED HIGHEST FOR MEDICAL DEBT (37%) IN 2015. STATES SHADED IN RED HAVE THE HIGHEST RATE OF MEDICAL DEBT (SOUTHERN STATES ARE HIT HARDEST).

IN 2016, HEALTHCARE SPENDING IN THE U.S. HIT

\$3.3 TRILLION

WITH THAT MUCH MONEY, YOU COULD:



BUY EVERY SINGLE PERSON ON EARTH A SMARTPHONE

SEND 25 MILLION PEOPLE TO A PRIVATE COLLEGE FOR 4 YEARS

44
400

IN ITS ANNUAL REPORT ON THE ECONOMIC WELL-BEING OF AMERICANS, THE FEDERAL RESERVE FOUND THAT 44% OF ADULTS WOULD NOT BE ABLE TO COVER A \$400 EMERGENCY IN 2016 (OR WOULD HAVE TO BORROW OR SELL SOMETHING TO COVER IT).



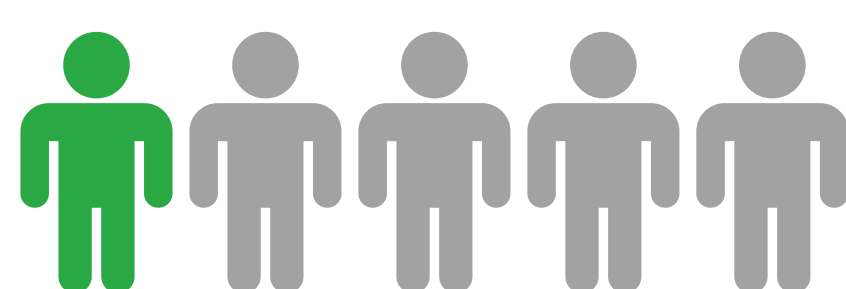
IN 2016, HOSPITAL CARE MADE UP 32% OF TOTAL HEALTHCARE SPENDING IN THE U.S., OR \$1.1 TRILLION. HOSPITAL BILLS ARE THE LARGEST OUT-OF-POCKET EXPENSE FOR PEOPLE WITH MEDICAL DEBT.

\$10,348

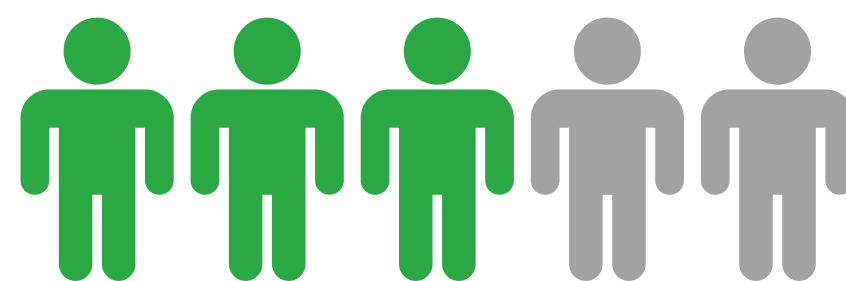
AVERAGE COST PER PERSON FOR HEALTHCARE IN AMERICA IN 2016



IN 2015, A KFF SURVEY FOUND THAT 67% OF PEOPLE WHO HAD TROUBLE PAYING MEDICAL BILLS REPORTED ONE-TIME OR SHORT-TERM MEDICAL EXPENSES, LIKE A HOSPITAL STAY, AS THE REASON.



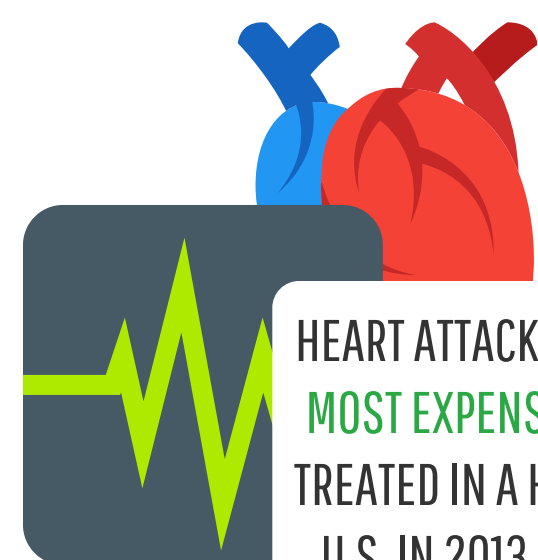
IN A 2015 SURVEY, 1 IN 5 PEOPLE WITH INSURANCE REPORTED PROBLEMS PAYING MEDICAL BILLS.



THE SAME SURVEY FOUND THAT 53% OF PEOPLE WITHOUT INSURANCE HAD PROBLEMS PAYING MEDICAL BILLS.



THERE WERE 141.4 MILLION E.R. VISITS IN THE U.S. IN 2014. OF THOSE, 28% (40 MILLION) WERE DUE TO INJURIES.



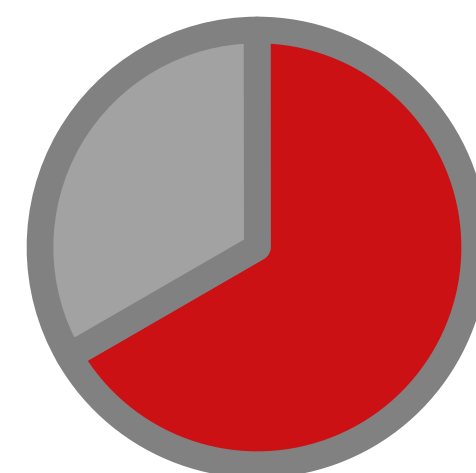
HEART ATTACKS WERE THE 5th MOST EXPENSIVE CONDITION TREATED IN A HOSPITAL IN THE U.S. IN 2013, ADDING UP TO \$12.1 BILLION FOR THE YEAR, OR \$20,086 PER STAY.

21
220

UNINTENTIONAL INJURIES RESULT IN 21 MILLION MEDICAL VISITS EACH YEAR, TOTALING ABOUT \$220 BILLION.

\$2,086

IN THE U.S., THE AVERAGE COST OF A HOSPITAL STAY IS OVER \$2,000 PER DAY, DEPENDING ON THE TYPE OF HOSPITAL.



IN 2009, 2/3 OF BANKRUPTCIES HAD A MEDICAL CAUSE. THAT NUMBER HAS SINCE GONE DOWN, BUT MEDICAL DEBT STILL ACCOUNTS FOR A SIGNIFICANT PORTION OF BANKRUPTCY FILINGS TODAY.

BOTTOM LINE? HEALTHCARE IS EXPENSIVE. YOU NEED A PLAN.

FIXED INDEMNITY

- PAYS A LUMP SUM BENEFIT FOR COVERED SITUATIONS
- TYPICALLY NO DEDUCTIBLE OR COINSURANCE

HOSPITAL INDEMNITY

- PAYS A FIXED AMOUNT PER COVERED, HOSPITAL-RELATED EXPENSE
- MAY REQUIRE AN INITIAL DEDUCTIBLE, WHICH VARIES

ACCIDENT

- PAYS A LUMP SUM BENEFIT FOR COVERED INJURIES
- TYPICALLY NO DEDUCTIBLE OR COINSURANCE

CRITICAL ILLNESS

- PAYS A LUMP SUM BENEFIT FOR COVERED ILLNESSES
- TYPICALLY NO DEDUCTIBLE OR COINSURANCE

ANCILLARY BENEFITS, LIKE ACCIDENT INSURANCE OR FIXED INDEMNITY PLANS, CAN BE USED FOR ANYTHING, FROM COVERING OUT-OF-POCKET MEDICAL COSTS TO MAKING MORTGAGE PAYMENTS WHILE YOU'RE SICK.



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