

Accident Presentation Booklet



Accidents are certainly a fact of life we never know when they're going to occur.

- **Accidents are the leading cause of deaths for all Americans between the ages of 1 and 44**
- **This year there will be 19 accidental deaths and 5,390 disabling injuries every hour.**
- **Accidents are the number one cause of death for children in the United States.**
- **More than 8.3 million children and teenagers are treated in emergency rooms each year.**
- **9 out of 10 accidental injuries occur off the job.**
- **The average economic impact of an accident is 6,700 per household.**
- **Approximately 30 million Americans will be medically treated for an accidental injury this year.**
- **The overall yearly cost for accidents in the United states exceeds \$1 trillion.**



There are two costs associated with accidents:

- **The first cost is direct expenses:**
(This is what your health insurance and Medicare may cover such as doctor bills hospital bills and medical charges)
- **The second cost is the indirect expenses:**
(This is what your health insurance or Medicare may not cover)



Now I'm sure you're wondering what some of these indirect expenses may be that are not covered by your health insurance or your Medicare. here are some examples:

- **Loss of income and savings**
(Time off work for the patient, family, and friends.)
- **Living Expenses**
(Housing Costs, Auto Costs, Utilities, Food etc.)
- **Insurance Limitations**
(Co-Payments, Deductibles, Medications, In-Home Care, Outpatient Services.)
- **Out-of-Pocket Expenses**
(Travel cost, Lodging Cost, Food, Child Care.)
- **According to the National Safety Council 80 percent of the total cost of an accident is an indirect cost**

Income typically stays the same or goes down and your expenses usually will go up. at that point there are only a few things you will be forced to do.

There are several ways people try to meet the indirect cost of accidental injury and death.

- **Draw from life savings, College Funds, Retirement Funds.**
- **Selling assets such as home and property, cars, personal items etc.**
- **Transfer that risk to Cigna**



