SUPPLEMENTAL HEALTH

Hospital Indemnity Insurance

3 min read · Guensdy Paulemon, Independent Life Insurance Broker

A hospital stay is stressful enough without also untangling deductibles, coinsurance, and copays afterward. Hospital indemnity insurance takes some of that pressure off.

How it works

For any covered hospital confinement, this coverage pays a benefit directly to you — not the hospital — to use however you need it.

What it typically helps with

- Deductibles and coinsurance your health plan doesn't cover
- Costs during childbirth-related hospital stays
- Planned surgeries as well as unexpected admissions
- Everyday bills that don't pause during a hospital stay

Why it pairs well with your existing health insurance

Health insurance pays the hospital. Hospital indemnity insurance pays you. Together, they cover both sides of the equation.

Want to see how this could help your family?

Let's talk through your specific situation — no pressure, no obligation.

Book Your Free 20-Minute Life Meeting → paulemonpwg.com/index.html#booking