



SUPPLEMENTAL HEALTH

# Intensive Care (ICU) Insurance

3 min read · Guensdy Paulemon, Independent Life Insurance Broker

An ICU stay is one of the most expensive types of hospital care there is — often running into tens of thousands of dollars for even a short stay.

## What it covers

Intensive care insurance pays a benefit directly to you for a covered ICU admission, regardless of what caused it.

## Why ICU costs catch people off guard

- Daily ICU room rates are significantly higher than standard hospital rooms
- Specialized equipment and round-the-clock staff add up quickly
- Even with health insurance, deductibles and coinsurance can be substantial
- Extended stays are common and unpredictable

## Who benefits most from this coverage

Anyone who wants a financial buffer specifically for worst-case medical scenarios — inexpensive relative to the protection it provides.

**Want to see if this fits your situation?**

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

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