

AMERICANS AGREE

# Fixed Indemnity Plans Are Essential to Financial Security and Peace of Mind

**Every year, millions of Americans face a serious illness or injury that takes a serious toll on their health, finances, and peace of mind. Many of them face overwhelming costs outside of a health care setting.** How will they pay their bills if they have to miss work? Can they get extra child care or help with travel to appointments while they heal?

That's why millions of Americans choose fixed indemnity insurance every year. **These types of plans are not major medical insurance. These insurance policies augment major medical insurance to help pay for unexpected costs when a serious injury or illness occurs.**

**And they deliver real value: 92% of Americans who have these plans are satisfied with their coverage. And 90% say that these plans help pay for needed medical expenses, and they ease concerns about their financial security.**

Supplemental Benefits, Including Fixed Indemnity Plans, Are:

- Additional financial protection and peace of mind for hardworking American families.
- Important benefits that millions of employers choose to provide to their employees, making them a desirable place to work.

AHIP Supports Policy Solutions That:

- Protect Americans from the few bad actors who commit fraud and abuse.
- Provide clear information so that consumers are fully informed when making a choice about their coverage options, including what these plans do and do not cover before they buy them.
- Ensure these plans remain a valuable supplemental coverage option for hardworking American families.



**Americans deserve the personal choice, control, and financial security that fixed indemnity plans offer. Let's work together to put into place sensible protections and transparency.**

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## ABOUT AHIP

AHIP is the national association whose members provide health care coverage, services, and solutions to hundreds of millions of Americans every day. We are committed to market-based solutions and public-private partnerships that make health care better and coverage more affordable and accessible for everyone. Visit [www.AHIP.org](http://www.AHIP.org) to learn how working together, we are Guiding Greater Health.