Smart Sheet

Massachusetts *More than ACA*



Final Expense

Final expense insurance, also known as burial or funeral insurance, is a type of permanent whole life insurance. Instead of providing income replacement for loved ones (like most life policies do), final expense insurance is meant to cover costs associated with the policyholder's viewing, funeral, and cremation or burial.

Why Sell These Plans?

- Easy product to explain and sell, since many people are familiar with life insurance
- Little compliance training or CE required
- Everyone is a potential client
- Carriers and marketing organizations tend to offer lots of sales incentives
- Commissions are often higher than those for term life insurance policies and equal to or greater than those of other permanent insurance plans
- Many carriers offer 100% or higher firstyear commissions with lifetime renewals
- Less underwriting, allowing some clients to qualify and buy a policy during one appointment

Top Carriers:

- Guarantee Trust Life (GTL), Mutual of Omaha, Corebridge, Gerber Life, Transamerica, & Americo

Critical Illness/Cancer

Cancer, heart attack, stroke and critical illness plans provide either a lump-sum payment or a graded benefit when a predetermined event occurs. These events are listed in each individual policy and can include heart attack, coma, life-threatening cancer, renal failure, stroke, and other critical health issues.

Why Sell These Plans?

- The money goes straight to your clients, not to your client's doctors or providers
- Many people have cancer or a heart attack or stroke
- People are surviving these types of illnesses, but the financial impact can last months or years beyond the health event

Top Carriers:

- Cigna Healthcare, Mutual of Omaha, ManhattanLife, UnitedHealthOne, & Allstate

Short-Term Medical

Short-term health insurance offers temporary coverage to fill the gap between other health plans. Short-term health insurance is not comprehensive coverage and is not regulated by the Affordable Care Act, federal mental health parity rules, No Surprises Act, or other federal health insurance rules. Short-term health insurance is not an excepted benefit under the ACA. But it is exempt from federal insurance rules and regulations specifically because it is not considered individual health insurance.

Why Sell These Plans?

- Enrollment is open year round
- Coverage can be put in place quickly
- Plans tend to be less expensive than unsubsidized major medical coverage
- Some plans may allow enrollees to visit any doctor or hospital

Top Carriers:

- UnitedHealthOne, Allstate, & Pivot Health

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Accident

Accident insurance is a type of supplemental health insurance that helps cover unexpected medical expenses and other costs that may arise from a covered accident. It can help fill the gap between your client's health insurance and other policies they might have.

Why Sell These Plans?

- It provides protection from unexpected medical costs.
- It could provide an alternative to life or disability insurance for clients who may not be able to afford or qualify for that coverage.
- Immediate protection within days of receiving your application
- No deductibles, copays or coinsurance

Top Carriers:

- UnitedHealthOne, Allstate, Cigna Healthcare, LifeSecure, & NCD

Hospital Indemnity

Hospital indemnity plans provide a fixed amount of money directly to the beneficiary upon a qualifying event. This predetermined benefit can pay for deductibles, ER visits, observation stays, surgeries, medications, transportation, lodging, health screenings, and more.

Why Sell These Plans?

- Certain MA plans and hospital indemnity plans work better together
- You can practically double your commission earned on any replacement MA plan you write by writing an affordable hospital indemnity plan with it

Top Carriers:

- UnitedHealthOne, Allstate, Guarantee Trust Life (GTL), UnitedHealthcare, & Aetna

Dental, Vision & Hearing (DVH)

Most DVH plans cover all three benefits, dental, vision and hearing, but there are individual plans for dental and vision coverage. These plans have a deductible, set allowances for exams or supplies, cost-sharing, and scaled benefits that increase from year to year.

Why Sell These Plans?

- DVH plans pair well with both Original Medicare, with or without a Med Supp, as well as Medicare Advantage coverage
- Network savings available for reduced service fees
- The freedom to choose the provider of your choice
- A calendar-year maximum benefit to pay for services

Top Carriers:

- UnitedHealthOne, Allstate, UnitedHealthcare, & NCD

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