

Kiplinger's PERSONAL FINANCE

RETIREMENT PLANNING 2013

Your guide to a secure retirement

HOW MUCH YOU NEED TO SAVE

HOW TO RETIRE RICH

GET THE MOST FROM YOUR 401(K)

10 GREAT CITIES FOR SECOND ACTS

NEW WAYS TO PAY FOR HEALTH CARE

FALL 2013

How to Survive a Critical Illness Financially

Most of us have purchased insurance in case we die from a disease or illness, but today there is a real need for insurance because we're living. Modern medicine has made great strides in the early detection and treatment of critical illnesses like cancer, heart attacks, strokes and a long list of other critical illnesses. The benefit to those who incur one of these ailments is dramatically increased survival rates and longer life expectancy.

75% of Healthy Individuals Over the Age of 40 Will Become Critically Ill at Some Point During Their Life

For those who do suffer a critical illness their probability of surviving is twice that of dying. According to the American Cancer Society, men have a 1 in 2 chance of developing some form of Cancer during their lifetime; for women it's 1 in 3. Women will suffer from Breast Cancer more than any other form of cancer and nearly 90% of them will survive for more than 5 years.

The American Heart Association states 1 in 3 adults have some form of cardiovascular disease. Over 1.4 million heart attacks occur every year and over 88% of heart attack victims under age 65 survive and are able to return to work.

The Flip Side is the Cost of Survival

With health care costs steadily on the rise and greater numbers of people surviving a diagnosed critical illness, we may face a mountain of medical expenses during and after recovery. One way to survive a critical illness financially is with a Critical Illness insurance policy.

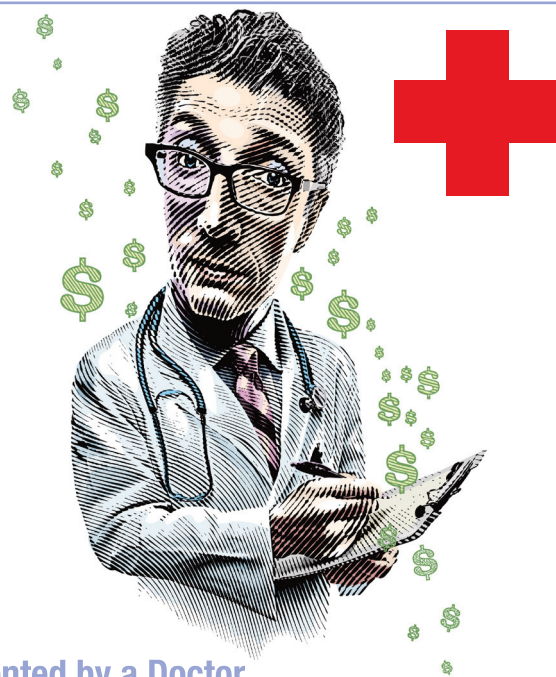
While many people feel secure knowing they have traditional health insurance in place, the financial burden they could face goes well beyond the cost of their co-pays and deductibles. For many, the costs are simply too much to bear.

Nearly two thirds of all bankruptcies filed in the United States are a direct result of overwhelming medical expenses.

79% of those who filed for bankruptcy protection had medical insurance in place when they were diagnosed and treated.

When a loved one is diagnosed with a serious illness the last thing they should have to dwell on is how to cope financially.

American Cancer Society, Facts and Figures 2012.
Mueller, E., & Spencer, L. (2012) Critical Illness Plans: Addressing Your Client's Needs. Healthcare Reform Magazine, March 3, 2012.
<http://www.healthcarereformmagazine.com/article/critical-illness-plans-addressing-your.html>
Spores, K. (2005). Serious Illness, Serious Bills, The Wall Street Journal; October 10, 2005. Page R6.
American Heart Association (2009, 2010, 2011, 2012, 2013), Heart and Stroke Statistical Update.



Invented by a Doctor, NOT The Insurance Industry

Critical Illness insurance was the invention of world renowned and pioneering heart surgeon, Dr. Marius Barnard. Dr. Barnard along with his brother Dr. Christiaan Barnard performed the world's first successful human to human heart transplantation surgery.

What is Critical Illness Insurance?

The idea behind a Critical Illness policy is simple. If you receive a diagnosis for a covered critical illness the policy will pay you a lump sum or monthly cash benefit that can be used for anything you need. Whether it's for a promising new experimental treatment not covered by your health insurance, care outside your network, your mortgage, child care, school tuition, modifications needed to make your home livable following a stroke or any other day to day expenses, this money is yours to use however you see fit.

A Critical Illness Policy Can Remove Financial Stress So The Focus Can Be On Recovery

What Does a Plan Cover?

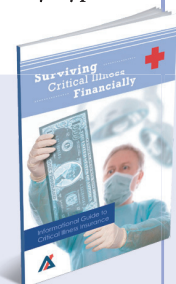
Conditions such as Cancer, Heart Attack and Stroke are the most commonly occurring diagnosed conditions and are therefore covered in the majority of Critical Illness plans offered.

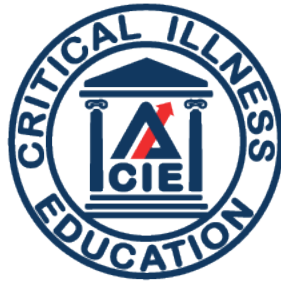
Plans have greatly expanded their list of covered conditions to include such diagnoses as Alzheimer's disease, Coronary Bypass surgery, Major Organ Transplants, Major Burns, Coma, End Stage Renal Failure and more.

FREE Guide @
www.criticalillnesseducation.org

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