MESSER
Financial Group

# HUDDLE UP



## *Layering coverage strategically to assist your clients through crisis*

A real-life crisis, whether it's personal or industry-related, can disrupt coverage and strain client relationships. Diversifying your portfolio is one of the strongest moves an insurance agent can make to prepare for alternative strategies beyond traditional health plans.

Let's take a look at a couple of scenarios and how an agent can use their role as a trusted advisor to provide their client with peace of mind.

**ARE YOU READY TO MASTER YOUR GAME PLAN?**

Call Messer today at
**(866) 373-7604**

ASSISTING CLIENTS THROUGH CRISIS

# SCENARIO #1

## HELPING A CLIENT NAVIGATE COVERAGE AFTER SUBSIDY LOSS

### CLIENT PROFILE

***MARIA** | AGE 52 | SELF-EMPLOYED*

» Relies on an ACA Marketplace plan made affordable through tax subsidies

### THE CHALLENGE

After a modest income increase, Maria loses her ACA subsidy. At renewal, her premium rises to nearly $900 per month—well beyond her budget. She is generally healthy but takes a daily prescription and worries about the financial impact of an unexpected medical emergency.

### THE AGENT'S STRATEGY

**Since you cannot replace ACA coverage, it's critical to build an affordable, layered solution:**

» **Short-term medical (STM)** plan to provide coverage for unexpected illness or injury

» **Hospital indemnity** coverage to help offset out-of-pocket costs if hospitalization occurs

» **Dental and vision** coverage to preserve routine preventive care

» An upgrade to **life insurance with living benefits**, allowing Maria to access funds in the event of a serious illness while maintaining a death benefit

### THE OUTCOME

This approach restores affordability and reduces Maria's financial risk. While it does not replicate ACA coverage, it provides meaningful protection, peace of mind, and continuity of care. The agent strengthens the client relationship by offering guidance and solutions during a stressful transition.

# SCENARIO #2

## *SUPPORTING A CLIENT THROUGH A SUDDEN MEDICAL EVENT*

## CLIENT PROFILE

***DAVID** | AGE 47 | SELF-EMPLOYED*

- Maintains a high-deductible health plan to keep monthly premiums affordable
- Generally healthy, takes one ongoing prescription
- Depends on a steady income from contractual work

## THE CHALLENGE

David experiences sudden chest pain and is hospitalized for observation. While the incident is not life-threatening, the hospital stay, testing, and follow-up care result in significant out-of-pocket expenses due to his plan's high deductible and cost-sharing. Unexpected medical bills, combined with time away from work, create immediate financial strain and concern about future medical expenses.

## THE AGENT'S STRATEGY

**Rather than relying on a single solution, the agent uses a strategy of stacking coverages using multiple carriers to reduce David's financial exposure:**

- **Hospital indemnity** coverage to provide cash benefits for hospitalization and help offset deductibles
- **Accident and critical illness** coverage to deliver lump-sum benefits if a serious diagnosis or future medical emergency occurs
- **Dental and vision** coverage to preserve routine preventive care
- **Life insurance with living benefits**, allowing David to access funds during his lifetime for qualifying health events while maintaining a death benefit

## THE OUTCOME

The layered approach helps David manage immediate medical expenses and reduces financial stress during recovery. While the solution does not replace comprehensive major medical coverage, it provides meaningful protection, improved affordability, and peace of mind. The agent strengthens the client relationship by delivering proactive guidance and a flexible strategy that supports David through both current and future health challenges.