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Other Types of Health Coverage

Other kinds of health coverage benefits might be used in addition to your primary insurance. When looking at these options, it's important to know what your primary policy does and does not cover. These plans don't usually cover your regular medical expenses, or you might have large out-of-pocket expenses.

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[Questions about health insurance?](#) ¹

Contact the ACS cancer helpline to get answers and information.

[Search for resources](#) ²

Find free or low-cost resources from ACS and other organizations.

Flexible savings accounts

Your employer might offer a Flexible Savings Account (FSA) if you aren't eligible for an health savings account (HSA). FSA funds are also taken from your salary tax-free. Sometimes, your employer will add to your FSA too.

Some employers will offer to pay you back for certain medical expenses through a Health Reimbursement Arrangement (HRA). Reimbursements are tax-free and usually have a maximum amount. HRAs are different from HSAs and FSAs because the employer pays for and manages the account. The employer chooses what to cover and whether or not you can roll funds over to the next year.

Supplemental insurance plans

Supplemental plans are not primary insurance plans. They are add-ons that can help cover what your insurance doesn't pay. Review the policy carefully because many of

Hospital indemnity insurance

Hospital indemnity insurance is a kind of supplemental insurance that you can get in addition to your regular insurance coverage. You pay a monthly premium. If you're in the hospital, your insurance pays a certain amount of money to you. You can use this money on hospital bills or other things like:

- Insurance deductibles
- Medicines
- Food
- Rent or mortgage
- Utility bills
- Transportation
- Rehabilitation

Hospital indemnity plans are usually available through your employer. Some have waiting periods before they take effect.

Life Insurance for cancer patients

Some people who have or had cancer might wonder if they qualify for life insurance. Life insurance can give you peace of mind that your loved ones or dependents will have some financial support in case of your death.

Most life insurance companies have certain requirements for people with a history of cancer. These requirements can be different depending on the company, but some common things they might ask you include:

- What kind of cancer you have or had
- What cancer treatments you've had, when you last had treatment, and how it's affected your overall health
- If you're in remission, how long you've been cancer-free
- Other health problems

Just like health insurance, there are different kinds of life insurance plans depending on how much coverage you need. The two main kinds of life insurance are:

Term life insurance

- Is bought for a certain amount of time (a term).
 - Terms are usually in 1, 5, 10-, 15-, 20-, and 25-year increments.
 - Monthly premiums are often less expensive than for permanent life insurance policies.
 - Some are renewable, meaning the insured can renew at the end of the term, even if their health condition has changed. However, the premium might increase. And some companies can deny renewal based on your health status.
- Some longer-term policies (like 20 years) offer guarantees that premiums won't be

accepted for coverage.

However, these policies usually have higher premiums and might not pay out as much as other policies. And there's usually a waiting period of at least a year before they go into effect.

Group life insurance

Some employers offer group life insurance plans. There are often coverage limits based on your salary. And if you lose or leave your job, you usually can't keep this coverage.

Life insurance riders

Some life insurance companies offer **riders** (optional add-ons) to your primary policy. Some riders that a person with cancer might look into include:

- **Accelerated death benefit (ADB)** and **terminal illness riders** let the insured claim some or all their death benefits while they're alive under certain conditions.
- **Critical or chronic illness riders** give the insured access to death benefits if they're diagnosed with certain illnesses.
- **Child and spouse riders** pay out a small lump sum if the insured dies during the rider's term.
- **Family income riders** offer monthly payments after the insured's death, through the end of the policy term.
- **Term life insurance riders** can be added to permanent life insurance. They increase the amount of death benefits for a certain time period.

If you're shopping for life insurance

One of the best things you can do when looking for life insurance is to get quotes from more than one company. Then you can compare your options and find one that meets your needs and budget.

Here are some things to think about when looking for life insurance:

- The highest premium you'd have to pay to keep your coverage. Life insurance premiums can go up.
- Be honest. If the insurance company finds that you weren't truthful about all your

1. www.cancer.org/about-us/what-we-do/providing-support.html
2. www.cancer.org/support-programs-and-services/resource-search.html
3. www.healthcare.gov/health-coverage-exemptions/forms-how-to-apply/
4. www.medicaid.gov/about-us/beneficiary-resources/index.html
5. www.medicare.gov/
6. www.insureuonline.org/consumer_guide_life.pdf

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National Association of Insurance Commissioners. What type of life insurance policy should I buy? <https://www.naic.com/what-type-of-life-insurance-policy-should-i-buy>

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