



## Coronavirus complications prompt new look at supplemental insurance

The coronavirus is linked to numerous complications, including pneumonia, heart attacks, kidney damage and more. While the elderly and immunocompromised are at higher risk, these complications have also affected younger, otherwise healthy people.<sup>1</sup>

The result? Individuals who previously did not consider themselves vulnerable to certain illnesses may think differently when they view those illnesses as coronavirus complications. After all:

- For mild COVID-19 cases, the median time from onset to clinical recovery is about two weeks. It's three to six weeks for patients with severe or critical cases.<sup>2</sup>
- Recovering from pneumonia can take from a few days to six weeks.<sup>3</sup> If a patient is hospitalized, the daily medical costs can be up to \$2,500.<sup>4</sup>
- Full recovery from a heart attack may take a few weeks to two or three months,<sup>5</sup> with hospitalization costing roughly \$50,000.<sup>6</sup>

### During this pandemic, one layer of protection becomes two

The possibility that employees will contract the virus – and perhaps develop severe complications – should prompt businesses to take another look at the role of supplemental insurance in their benefits packages. These plans, which help employees with expenses health insurance doesn't cover, serve a dual role in times like these. In addition to helping protect employees' financial security when a covered illness is the primary diagnosis, they also provide a safety net when that illness is a complication of COVID-19.



## Protection during treatment:



Hospital indemnity insurance plans pay when an insured is admitted or confined to a hospital. If a hospital is unavailable, they pay for treatment of a covered illness or injury at an alternative site that provides hospital-level care.



Critical illness insurance pays in the event of a covered illness, such as a heart attack.



BenExtend<sup>®</sup> insurance pays benefits in several categories. These might include critical illness, hospital indemnity, accident and life insurance, providing well-rounded coverage for a variety of circumstances.

## Protection during recovery:



Disability insurance plans pay benefits while insureds are out of work due to covered illnesses or injuries.

Times are not typical. Benefit strategies shouldn't be either.

**Ask your broker sales professional how Aflac can help your clients better prepare their employees for any treatment and recovery journey they face.**

<sup>1</sup>Bai, Nina. Coronavirus is sickening young adults and spreading through them, experts say. University of California at San Francisco. March 24, 2020. Accessed June 8, 2020: <https://www.ucsf.edu/news/2020/03/416961/coronavirus-sickening-young-adults-and-spreading-through-them-experts-say>. <sup>2</sup>Kolifarhood, G., Aghaali, M., Mozafar Saadati, H., Taherpour, N., Rahimi, S., Izadi, N., & Hashemi Nazari, S. S. (2020). Epidemiological and Clinical Aspects of COVID-19; a Narrative Review. Archives of academic emergency medicine, 8(1), e41 .Accessed on May 20, 2020: <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC7117787/> <sup>3</sup>Cafasso, Jacquelyn. What's the difference between walking pneumonia and pneumonia? Healthline. July 2, 2019. Accessed n May 20, 2020. <https://www.healthline.com/health/walking-pneumonia-vs-pneumonia#takeaway>. <sup>4</sup>Hospital Adjusted Expenses per Inpatient Day. State Health Facts. Kaiser Family Foundation. 2018. Accessed May 20, 2020: <https://www.kff.org/health-costs/state-indicator/expenses-per-inpatient-day/?currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D>. <sup>5</sup>Heart Attack Recovery FAQs. American Heart Association. Accessed May 20, 2020: <https://www.heart.org/en/health-topics/heart-attack/life-after-a-heart-attack/heart-attack-recovery-faqs>. <sup>6</sup>Uninsured patients faced devastating hospital bills for heart attack, stroke. American Heart Association News. Accessed May 20, 2020. <https://newsarchive.heart.org/uninsured-patients-faced-devastating-hospital-bills-heart-attack-stroke/>

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