



Sales Idea Accident Insurance for ACA Conversations

A Simple Way to Turn Up the Value in Every Enrollment

When you help someone enroll in an ACA health plan, you're helping them take care of something important. But even with that coverage, out-of-pocket costs can add up quickly when something unexpected happens.

Accident Insurance from Assurity is a simple way to help clients feel more prepared and bring a little more peace of mind to the conversation.

What's Changing in the ACA Market

Many ACA clients today are choosing plans that help keep monthly premiums affordable.

That often means:

- Higher deductibles
- More out-of-pocket responsibility
- Greater financial exposure if an accident occurs

The policy covers the big events, but smaller, unexpected injuries can still create immediate costs.



Key Talking Points

"This plan helps cover the big medical expenses. But if you had an accident, you would still have out-of-pocket costs. Accident Insurance can help cover those with cash paid directly to you."



A Simple Example

Meet Carlos and his family. Carlos, 35, enrolls himself, his wife, and their young daughter in an ACA Bronze plan with a \$7,500 deductible to keep his monthly premium affordable. He also adds accident insurance for about \$35 per month for added protection. A few months later, he slips while carrying groceries and fractures his wrist.

As a result, he has:

- An urgent care visit and X-rays
- Follow-up appointments and physical therapy
- Time away from work

Because he has not met his ACA plan deductible, most of these costs are paid out of pocket. Accident insurance provides cash benefits he can use to help cover those expenses.

Why It Works in ACA Conversations

This isn't about replacing the ACA plan. It's about helping complete the picture.

For your clients:

- Helps cover deductibles and out-of-pocket costs
- Provides cash they can use where they need it most
- Adds protection for the unexpected

For you:

- Increases value per enrollment
- Expands the conversation naturally
- Helps you deliver more complete protection

What Makes It Simple

- ☑ No medical exams required
- ☑ Guaranteed issue
- ☑ Benefits are paid directly to your client
- ☑ Multiple plan options to fit different needs
- ☑ Coverage is available for individuals, couples, and families

A Natural Next Step

Sometimes the most helpful conversations are the simplest ones.

Adding Accident Insurance doesn't change your process. It simply gives you one more way to help your clients be prepared for what comes next.

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