How Much Specified Disease Insurance Do I Need?

Specified disease insurance helps you focus on recovering from a serious illness instead of worrying about bills. Consider the following expenses to determine how much coverage may be right for you.

1. Health Expenses Due to Illness

Out-of-pocket healthcare coverage maximum
In 2026, the upper limit is $10,600 for an individual and $21,200 for a family.[1]

Total amount available in Health Savings Account –

Subtotal =

2. Replacement Funds

Estimate **3-6 months** of recovery time.

Monthly Expenses (3-6 months)

Mortgage or rent +

Credit card payment +

Car loans & other debt +

Subtotal =

Specified disease insurance benefit amount
(add subtotals in sections 1 & 2) =

1. Healthcare.gov, Out-of-pocket-maximum/limit, 2026

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Policy Form No. I H1820 (NY) underwritten by Assurity Life Insurance Company of New York, Albany, NY.

THIS IS AN EXCEPTED BENEFITS POLICY. IT PROVIDES COVERAGE ONLY FOR THE LIMITED BENEFITS OR SERVICES SPECIFIED IN THE POLICY. Specified disease insurance is not a comprehensive major medical plan or Medicare supplement policy and may not be appropriate for Medicaid recipients. The policy may contain reductions of benefits, limitations and exclusions. The description of benefits is intended only to highlight the insured's benefits and should not be relied upon to fully determine coverage.

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