How Much Critical Illness Insurance Do I Need?

Critical illness 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 =

Critical illness insurance benefit amount
(add subtotals in sections 1 & 2) =

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

NOT FOR USE IN NEW YORK. IN NEW YORK, THIS PRODUCT IS MARKETED AS SPECIFIED DISEASE.

IMPORTANT NOTICE– CRITICAL ILLNESS INSURANCE PROVIDES LIMITED BENEFIT COVERAGE. It is not a comprehensive major medical plan or Medicare supplement policy and does not satisfy the requirement for minimum essential coverage under the Affordable Care Act (ACA). It is not a substitute for major medical insurance and may not be appropriate for Medicaid recipients.

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