

Quick Issue Specified Disease Insurance Sales Idea: Help Fill the HSA Gap

Market Watch

High-deductible health plans (HDHPs) are the fastest-growing employer health plan type, yet many HDHP members haven't saved enough in their health savings account (HSA) to cover a worst-case out-of-pocket scenario. A specified disease diagnosis can trigger the full out-of-pocket maximum almost immediately, draining years of HSA savings.

Client Scenario

Dana, age 37, works as a product manager and is enrolled in her employer-sponsored HDHP. She contributes to her HSA each month and feels protected by her health coverage, but after seeing her out-of-pocket maximum she realizes she doesn't have enough saved. Her maximum out-of-pocket costs could reach \$21,200 in 2026.

Solution

A specified disease policy pays a lump-sum cash benefit directly to Dana upon diagnosis of a covered condition. The benefit **helps fill the gap between the HSA balance and actual out-of-pocket exposure**, and can also cover everyday living expenses during recovery.

Out-of-pocket maximum (2026, family)	\$21,200
Current HSA balance	- \$5,200
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HSA Gap Exposure	\$16,000
Estimated living expenses (3 months recovery)	+ \$9,000
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Total Quick Issue Specified Disease Coverage Recommended	\$25,000
Total Monthly Premium	\$21.⁶⁹

Key Talking Points

"Your HSA is a great start – but it's not enough to act as a safety net if you're diagnosed with cancer or have a heart attack."*

"This benefit is paid directly to you, and you can use it for whatever you need: your deductible, mortgage, groceries or anything else."

"For less than a dollar a day, you can protect everything you've saved."

Illustration based on female, Age 37, Non-tobacco, New York

*Heart attack does not include established (old) myocardial infarction occurring prior to the issue date, sudden cardiac arrest, cardiac arrest or cardiopulmonary arrest.

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