Covered.

VIP EDITION | SENIORS & CAREGIVERS BRIEFING SERIES

What a Hospital Stay Can Really Cost You

Understanding the hidden financial impact of unexpected medical care

REIGN FINANCIAL SERVICES

ISSUE NO. 1 | AUGUST 2026

What is Covered.

Covered. VIP Edition is a monthly senior briefing designed to help you better understand healthcare costs, coverage options, and everyday protection decisions.

Each issue is simple, practical, and focused on one key topic that may impact your health, finances, or family.

You'll also receive invitations to local educational events and helpful community resources along the way.

What a Hospital Stay Can Really Cost—Even With Insurance

Most people expect their health insurance or Medicare to help cover a hospital stay.

But many are surprised to learn that even with coverage, they may still face out-of-pocket hospital costs, along with other expenses that can arise during recovery.

Even a short hospital stay can create additional expenses, including:

- Deductibles, coinsurance, or other cost-sharing
- Transportation and follow-up care
- Home recovery needs
- Caregiving or household support expenses
- Other unexpected out-of-pocket costs

A hospital stay is not just a medical event—it often becomes a financial event for the entire household.

Medicare Minute: Understanding Cost Gaps

Even when Medicare helps with hospital costs, there may still be:

- Deductibles before coverage begins
- Coinsurance for longer hospital stays
- Separate costs for certain types of care or recovery services

Understanding these gaps early can help you make more informed decisions about additional protection options.

Protection Spotlight: Hospital Indemnity Coverage

Hospital indemnity coverage provides a fixed cash benefit when a covered hospital stay occurs.

That benefit can be used for:

- Out-of-pocket medical expenses
- Transportation or lodging for family support
- Household bills during recovery
- Any personal financial needs during a health event

It pays a set benefit directly to you—not to the hospital.

This is a fixed indemnity policy and is not major medical insurance. It does not replace comprehensive health coverage and does not satisfy ACA minimum essential coverage requirements.

Ask Reign

If you had a hospital stay next month, how prepared would your household be for the extra costs that follow?

Many families plan for the medical side—but not the financial ripple effect that comes after discharge.

Community & Educational Events

We host local conversations designed to help seniors and caregivers better understand healthcare costs, coverage options, and protection resources.

Topics may include:

- Hospital costs and coverage basics
- Medicare-related updates (as applicable)
- Caregiver support and planning
- Protection strategies and resources

Invitations are sent directly to VIP members.

Let’s Talk About Your Coverage

If you’re unsure how a hospital stay could affect your current coverage, a simple conversation can help you better understand what you have today—and what options may be available.

Schedule a Coverage Conversation:
www.myreignfinancial.com

No pressure. Just clear information you can use.

REIGN
FINANCIAL SERVICES

Helping seniors and families stay informed, prepared, and protected through life's important healthcare decisions.

YVETTE D. REDD

Licensed Insurance Agent
610.405.7609
yvette@myreignfinancial.com

TRINETTE V. RICKS

Licensed Insurance Agent
856.905.5984
trinette@myreignfinancial.com

VISIT US ONLINE
www.myreignfinancial.com

Covered.

VIP EDITION | SENIORS & CAREGIVERS BRIEFING SERIES

ISSUE NO. 1 | AUGUST 2026