



Turn Your Hospital Emergency Into a Payday

How Hospital Indemnity Pays You
— Not Just the Hospital

Bob Wisecarver

Medicare & Health Benefits Advocate

Licensed in 43 States



Did You Know?

Even with "good" health insurance or Medicare, one hospital trip can mean you owe:

- Hundreds (even thousands) in copays, deductibles, or uncovered expenses
- Bills for ambulance rides, outpatient surgery, or rehab
- Extra costs at home — transportation, pet care, meal help, or equipment rental

It happens to everyday people
all the time.

"I have a client with what most people call 'great' coverage. Their hospital copay is \$0. But they know hospital stays bring extra costs — help at home, special meals, pet care, equipment. We set up a plan that pays them handsomely for pennies on the dollar."

— Bob Wisecarver



The Solution

Hospital Indemnity Insurance

- Pays YOU cash — directly — for each covered hospital stay, outpatient surgery, or ambulance ride.
- Use the money however you want: copays, bills, pet care, travel, or anything else.
- Affordable plans — often less than dinner out each month.
- Adults ages 18–89 can qualify — not just seniors. Protect your spouse or adult kids too.

"Some people choose a 'give-back' Medicare plan that reduces their Part B premium. But those savings often mean bigger gaps if there's a hospital visit. I helped one client use her monthly savings to buy hospital indemnity coverage — so she's protected, even on a tight budget."

— Bob Wisecarver



How It Works

It's simpler than you think.

1 It's NOT medical insurance.

Hospital indemnity has nothing to do with your health plan, your doctor, your network, or your hospital. It works alongside any coverage you have.

2 You don't bring it to the hospital.

You don't need to show a card or tell anyone about it. Just focus on getting better.

3 File a claim when you're released.

Once you're home, take your hospital paperwork and file a simple claim. That's how you get paid — cash sent directly to you.

4 You choose how much you get.

Pick a plan and premium that fits your budget. Higher premium = higher payout. There are also optional riders you can add for extra protection.

Interested? Reach out — I'd be happy to walk you through all your options and see what you qualify for.

(360) 846-8200





Ready to See How Much You Could Get Paid?

Call or text me now:

(360) 846-8200

Or email:

thewisecarver@gmail.com

Mention this guide for priority help!

Why Work With Me?

- Year-round support — I review your options every year
- Faith-filled, service-first advice
- Licensed in 43 states, hundreds of happy clients

"Helping you protect what matters most —
with wisdom, care, and integrity."

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