INSURED AMERICAN & FAMILY

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Fixed Benefit Insurance Plans

Set per-service benefits. Lower cost. Real coverage when managed well.

Pay a low premium. Get a fixed dollar amount for each covered service.

WHAT IT IS

Fixed benefit plans (also called indemnity plans) pay a set dollar amount for each covered medical service, for example, a fixed amount per doctor visit, per hospital day, per lab. They are NOT ACA-compliant major medical insurance, but for the right person, a robust fixed benefit plan with a strong network and meaningful per-service benefits can be excellent, low-cost coverage. A weaker fixed benefit plan may need a major medical or hospital indemnity backstop. The key is matching the plan to your needs.

WHO IT'S RIGHT FOR

Healthy people who want low premiums and predictable,
defined benefits.

People without major ongoing high-cost medical
conditions.

Those who want a $0 deductible.
Those who don't qualify for an ACA subsidy AND don't

want a high-cost Marketplace plan.
Anyone willing to actively manage their care within the plan's per-service amounts.

HOW IT WORKS

Pay a monthly premium, typically lower than ACA or
short-term plans.

For each covered service, the plan pays a fixed dollar
amount.

Robust plans include a strong PPO network and meaningful
hospital benefits (e.g., $5,000+ per hospital night).

Less robust plans may need a major medical or hospital
indemnity backstop.

Some plans don't medically underwrite, helpful for those
with pre-existing conditions.

THE 3 THINGS PEOPLE GET WRONG

1. **"Fixed benefit plans are the same as ACA insurance."**
They are not. Different rules, different protections, different math. Fixed benefit plans pay a set amount per service rather than a percentage of total cost. Don't confuse them with major medical.

2. **"All fixed benefit plans are the same."**
Huge variance between carriers and plan designs. A robust plan with a strong PPO network and high per-service benefits is very different from a basic indemnity plan. The specifics matter enormously.

3. **"I don't need any other coverage."**
Maybe not, with a robust plan. Maybe yes, with a basic one. Always evaluate whether you need a hospital indemnity or major medical backstop. Don't assume the cheapest plan covers what you'd need it to.

THE FIXED BENEFIT TRADE-OFF:

Lower premium + $0 deductible + simpler benefits, in exchange for knowing your plan's per-service amounts. Done well, these plans are real coverage. Done poorly, they leave gaps. Talk to Craig before deciding.

DISCLAIMER: This material is for informational purposes only and is not intended as tax, legal, medical, or insurance advice. Coverage availability, pricing, and benefits vary by carrier, state, and individual circumstances. Insured American Family is an independent licensed insurance agency representing multiple carriers. Information current for 2026 and subject to change.

Curious if a fixed benefit plan fits you? Call or text Craig, I'll help find the best plan that fits your medical and financial needs.

Don't go underinsured when you can be Insured AF.

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