

# When Health Insurance Isn't Enough

Accident Medical Insurance Insights



Healthcare costs continue to rise, with benefit expenses increasing by 6% in 2025<sup>1</sup>. Today, the average deductible stands at \$1,787<sup>1</sup>. While many assume their health plan will cover the unexpected, traditional coverage often falls short when accidents happen, leaving individuals exposed to out-of-pocket expenses they may not be prepared to handle.

This challenge is highlighted by how unprepared many Americans are for unexpected medical expenses. Recent data reveals:

**49%**  
say they can't afford a \$500 medical bill<sup>2</sup>

**30%**  
would need to take on debt to cover it<sup>2</sup>

**19%**  
wouldn't be able to pay it at all<sup>2</sup>

As traditional health coverage becomes more expensive and deductibles rise, many people are left with unexpected medical bills, even if they have major medical insurance. Supplemental health insurance, such as accident medical expense coverage, can help fill these gaps.

To better understand how Americans view accident-related medical expenses and supplemental health insurance, Zurich partnered with Statista to conduct a market study of 500 individuals across the United States.<sup>3</sup> The findings offer valuable insights into current attitudes toward accident-related expenses and highlight opportunities to demonstrate how Accident Medical Expense (AME) insurance can support financial well-being.



## Uncertainty in Health Coverage During Emergencies

Despite having major medical insurance, many people still worry about the effectiveness of their coverage, especially when it comes to the unexpected costs of medical emergencies.



**34%**  
of respondents feel uncertain about their current medical coverage

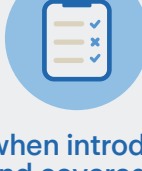
**43%**  
would have to use their regular income to pay for an unexpected medical expense.

**35%**  
would turn to credit cards or personal loans to cover emergency costs.

## Opportunity to Increase Awareness of AME

Despite its potential to ease financial pressure, Accident Medical Expense (AME), a type of supplemental coverage specifically designed to help with accident-related medical costs, remains largely unknown.

**89%**  
of people say they know little to nothing about AME



However, when introduced to the concept and coverage benefits, perceptions shift quickly:

**64%**  
said they were interested in AME after learning more.

**67%**  
said AME addresses their healthcare needs.

**65%**  
found it relevant to their situation

Even a brief introduction to this supplemental benefit sparks increased interest.



## AME Interests the Active and Adventurous

Interest in AME is especially strong among people who lead active, adventurous lifestyles. Those most interested in this coverage describe themselves as:



**68%**  
enjoy adventure and physical challenges

**53%**  
actively seek out new challenges

**52%**  
are DIYers, taking on projects themselves

**33%**  
enjoy high-speed activities

**51%**  
do not overthink the risks involved in their hobbies

For these individuals, the likelihood of accidents, and the resulting unexpected medical expenses, is even higher.



## What People Want in an AME Plan

When considering Accident Medical Expense insurance, respondents prioritized the following:



**Transparent coverage terms**



**Useful, relevant benefits**



**Affordable premiums**



The features they value most include:

**62%**  
want coverage for hospital stays and surgeries.

**52%**  
prioritize emergency room care.

**49%**  
want urgent care included.



## Why AME Matters Now

Zurich's Accident Medical Expense (AME) insurance helps close the gap left by traditional health insurance by offering coverage for accident-related care, such as emergency treatment, hospitalization, surgery, and follow-up visits. AME helps ease financial stress after an accident, making it easier for people to focus on recovery.

The numbers speak for themselves: there is a real need for protection against the financial impact of accidents, yet many people are not aware that AME insurance is an option.

At Zurich American Insurance Company, we believe understanding your coverage empowers you to make confident choices. By showing how AME can help, we aim to give people the knowledge they need to safeguard their financial future.

### Sources

<sup>1</sup> Money, 2024. Workplace Health Insurance Costs to Increase in 2025 | Money.

<sup>2</sup> KFF, 2024. Americans' Challenges with Health Care Costs | KFF.

<sup>3</sup> Zurich American Insurance Company and Statista AME Survey, 2025.

This is intended as a general description of certain type of insurance available to qualified customers and is provided solely for informational purposes.

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