LegalShield

The Medical Cost Crisis Doesn't End with the Bill.

As healthcare costs rise, employees have less financial cushion for what comes next — making legal protection more valuable, not less.

Medical Trigger	Legal/Financial Consequence
Questions about a medical bill	**Attorney access to review and advise**
Collections & credit damage	**Legal guidance on debt & consumer rights**
Hospitalization / serious diagnosis	**Advance directives, healthcare proxy, living will**
Caregiving responsibilities for an aging or ill family member	**Access to Care.com to find vetted caregivers and can help reduce out-of-pocket caregiving costs***
Medicare / Medicaid questions	**Attorney guidance on eligibility & navigation**

7.8%

Healthcare cost trend 2025 — highest in 15+ years

Source: WTW / Vanderbilt

52%

of employers shifting more costs to employees in 2026

Source: SHRM

80%

of Americans fear a medical bill could derail their finances

Source: Equitable 2025

*Enhanced Plan

Why Now?

Employees are absorbing more healthcare costs than at any point in recent memory — up to $571/month more for family coverage. They have little financial cushion to absorb a legal crisis on top of a medical one.

A legal plan for around a dollar a day is no longer a luxury. It is a safety net — and it pays for itself the first time an employee uses it.

The numbers tell the story:

$6,850/yr.

Avg. annual family premium — up 6% from 2024

Source: KFF 2025

$1,886

Avg. single-coverage deductible; $2,631 at small firms

Source: KFF 2025

37%

of adults cannot cover a $400 emergency bill

Source: Federal Reserve

1 in 12

Americans carry medical debt — totaling $220B+ nationwide

Source: KFF

LegalShield®

can help members navigate medical triggers and plan for what's next.

Reach out to your LegalShield Business Solutions representative or email proposals@pplsi.com to get updated proposals, enrollment materials, and talking points.

SOURCES

- WTW / Vanderbilt Health: 7.8% healthcare cost trend projection, 2025
- SHRM: 52% of employers likely/very likely to shift more costs to employees in 2026
- KFF 2025 Employer Health Benefits Survey: $26,993 avg. family premium (up 6%), $1,886 avg. single deductible, $2,631 at small firms
- Texas2036: Employee contribution increases (~$120/mo single, ~$571/mo family)
- Mercer: National premium costs rising 6–7% annually (data dated 9/3/25 — verify currency before distribution)
- Equitable 2025 Consumer Finance Survey: 80% of Americans worry an unexpected medical expense could derail their finances
- Federal Reserve: 37% of adults cannot cover a $400 emergency bill
- KFF: Nearly 1 in 12 Americans carry medical debt totaling $220B+