

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

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



**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+

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