

**Get the Facts:
Your insurance
may not cover
Hepatitis C treatment**



No matter how careful you are, you can't always prevent needlestick injuries and sharps-related accidents.

Occupational exposure to bloodborne viruses like Hepatitis C remains a risk for healthcare workers.

Fast Facts about Hep C



3.5 million
Americans are living
with Hepatitis C, but
half don't know that
they have it.¹



The number of new
Hepatitis C infections
has **nearly tripled** in
recent years.²



Hepatitis C kills more
Americans than any
other infectious disease
and **is on the rise**
among 20-29 year olds
due to intravenous
drug use.²

Sources:

1 <https://www.nbcnews.com/health/health-news/hepatitis-c-cure-eludes-patients-states-struggle-costs-n870846>

2 <https://health.clevelandclinic.org/why-is-hepatitis-c-on-the-rise-in-20-to-29-year-olds/>

3 <https://www.healthline.com/health/hepatitis-c-insurance-coverage>

4 <https://www.pharmacytimes.com/resource-centers/hepatitisc/will-hepatitis-c-virus-medication-costs-drop-in-the-years-ahead>

5 <https://www.hepmag.com/article/private-insurance-companies-still-paying-hep-c-treatment>



A costly cure

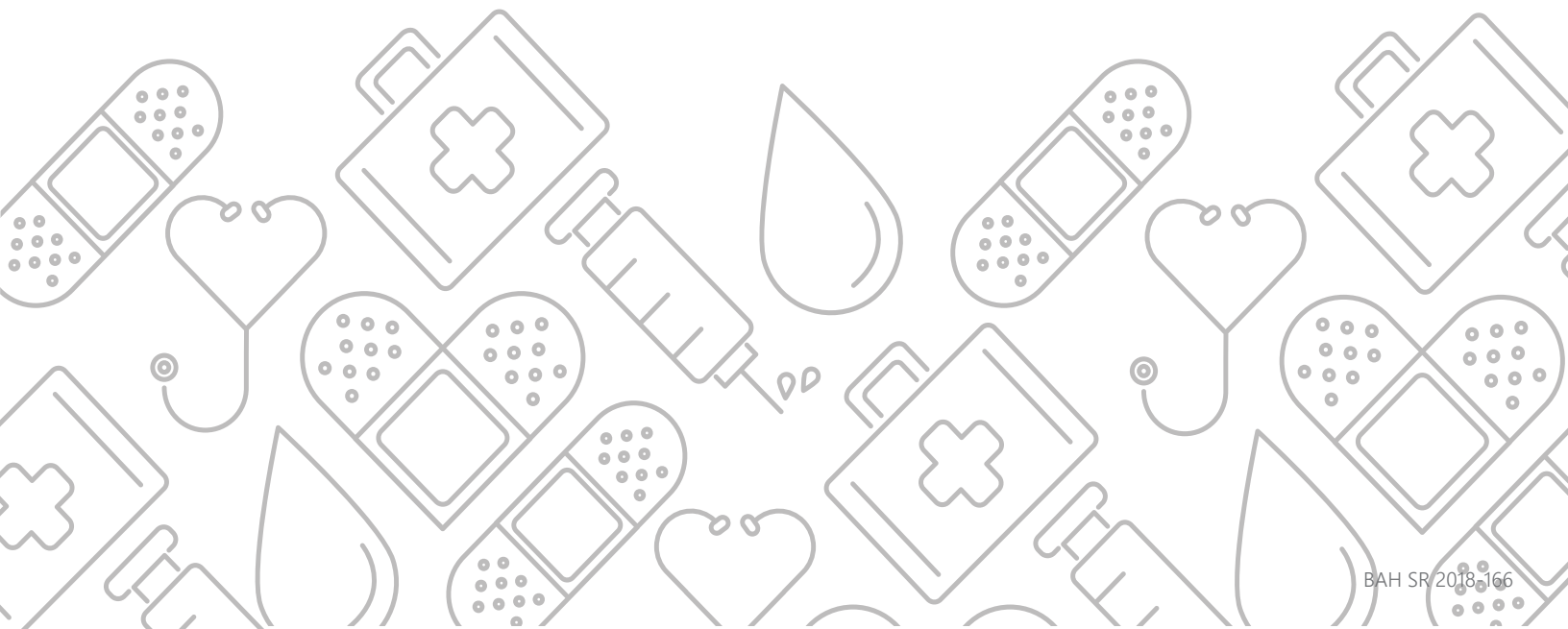
Unlike previous treatments that only prevented Hepatitis C from spreading, newer medications are **up to 100 percent effective** at curing the virus.³

However, treatment can cost as much as **\$1,000 per pill or nearly \$100,000 for a full 12 week regimen**, and an increasing number of insurance companies are denying coverage for treatment, leaving individuals to cover the cost out-of-pocket.⁴

One study revealed that **more than 52% of patients** with private insurance **were denied the HCV prescription**, and recent trends show that the number of outright denials continues to increase.⁵

Rescue for Nurses offers a better solution

Rescue for Nurses may help to give you better control of the outcome by providing an extra layer of coverage when the unexpected happens.



CM&F's Rescue for Nurses Advantage



\$100,000 lump sum benefit

Receive a \$100,000 lump sum benefit if you contract Hepatitis C, Hepatitis B, or HIV after a covered needlestick, blood or bodily fluid exposure incident.



Use the money however you want

You can use the benefit in whatever way helps the most. Use it to help cover your health insurance deductible, your mortgage, student loans, or your medical treatment.



Coverage travels with you

As an individual policy, coverage travels with you so you're covered whether you're at work or volunteering in your free time.

[Learn More](#)





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This is a Limited Benefit Policy.

This is a brief description of coverage provided under policy form series BI-10000P, underwritten by Berkley Life and Health Insurance Company (domiciled in Iowa - California Certificate of Authority #08527) and/or StarNet Insurance Company (domiciled in Delaware - California Certificate of Authority #6978) 2445 Kuser Road, Suite 201, Hamilton Square, NJ 08690 and is subject to the terms, conditions, limitations and exclusions of the policy. Please see the policy for complete details. Coverage terms, conditions, limitations and exclusions may vary or may not be available in all states.

The insurance described in this document provides limited benefits. Limited benefit plans are insurance products with reduced benefits intended to supplement comprehensive health insurance plans. This insurance is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential coverage as set forth under the Patient Protection and Affordable Care Act.

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