

THE SCOUTING REPORT:

Now included: calendar day deductible

We are pleased to share effective April 30, 2026, CareScout Care Assurance will offer a calendar day deductible period with no change to our current premiums.

This enhancement is retroactive for all in-force policies as well as pending applications. Existing policyholders will receive a letter explaining this enhancement, along with an updated policy. Applications currently in the new business process will be issued with a calendar day deductible period.

The calendar day deductible period is available in all CareScout Care Assurance approved states, except MT and ND, where approval is pending. [State approval detail](#)

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