

## Why You Need Health Insurance

Healthy young adults sometimes feel they don't need health insurance, thinking it's an expense they can forgo because they are rarely sick and have never been to the hospital. They couldn't be more wrong.

Accidents and illnesses can happen to any of us at any time. When we go without health insurance, we are responsible for covering ALL of our medical costs, putting us at severe financial risk.

### MEDICAL BILLS

It's easy to underestimate how much medical care can cost\*:

- Setting a broken leg: \$7,500. Need surgery on the leg? \$35,000.
- The average cost of a 3-day hospital stay is around \$30,000.
- Comprehensive cancer care can cost *hundreds of thousands of dollars!*

Without insurance, you are responsible for the entire amount! This can sometimes lead people without coverage into deep debt or even bankruptcy. ***With quality healthcare coverage, you will only pay a fraction of that cost – and sometimes NO cost!***

*\*Why Health Insurance Is Important, HealthCare.gov, 2023*

### PRESCRIPTIONS

Prescription drugs play a critical role in the care and management of many chronic conditions and illnesses. More than 45% of the U.S. population rely on prescription drugs to manage illnesses and prevent disease progression.

***Healthcare coverage makes prescriptions affordable and accessible – sometimes even free!*** Without health insurance, the cost of prescriptions can be incredibly high — potentially out of reach for you and your family members.

### HEALTH BENEFITS

ACA-compliant major medical health plans provide you with no-cost preventative care and cost effective primary and specialist care.

By linking you to a regular source of care and network of providers, health insurance can help you avoid illnesses and ensure you benefit from comprehensive and coordinated care. ***Ultimately, you and your family members can live longer, healthier lives because of access to ongoing care.***

### PEACE OF MIND

Purchasing health insurance can reduce the risk and fear related to accumulating large medical debts. ***Enjoy the peace of mind in knowing that when unexpected life events happen, you and your family will be covered.***