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Why Get Covered?

We get it. You're young and have a lot on your plate. Getting health insurance may not always be at the top of your list, but it is essential. Bad things happen, and no one is invincible without health insurance.

Reason 1: In Case You Get Hit By A Bus

If you are injured or get sick, quality medical care can save and improve your life. Medical care makes a huge difference in how quickly you get back to the things that matter to you after an accident or illness. Health insurance can also help you avoid health concerns before they become major problems by providing low-cost or free preventive care and check-ups with your doctor.

Reason 2: To Protect Your Wallet

Getting covered can also save your wallet. You don't want to be bankrupted by bills from an accident or an unexpected medical problem. If you need a prescription drug, regular check ups, or ongoing care, those costs can also add up.

Could you afford to pay these?

- Hospitalization for Asthma - $12, 496
- Torn ACL - $9,220
- Fractured Rib - $12,000
- Hospitalization for Diabetes - $24,843

Reason 3: Because Now It's More Affordable

The new health care law allows you to join your parent's plan until you turn 26. That is often the best value option for families, so, if possible, sign up for your parent's coverage. Joining your own employer's health plan is another good option for those lucky enough to find a job in this economy. The next best alternative is to buy a plan on the individual market. Purchasing coverage upfront is a lot less expensive than an unexpected hospital bill for $10,000.

Reason 4: For Your Family

Knowing you have coverage will let your parents breathe a sigh of relief. And, if you're starting a family, staying healthy matters more than ever. Prenatal care plus a hospital birth typically costs $9,562 without insurance.

Reason 5: It's The Right Thing To Do

Getting covered is about taking personal responsibility for your health and financial well-being. It's about being an independent adult and protecting yourself. If you have the option, you should take advantage of it.