

# Health Insurance Protects and Provides for You and Your Family

Being physically and financially healthy is important for you and your family. Having health insurance can protect you from high medical costs by giving you access to preventive services like screenings and check-ups. Screenings can help reduce the risks for disease and disability, which can help you maintain better health and spend less money in the long run. By reducing the risk of getting sick and becoming injured, you can also reduce health-related expenses.

## Provides peace of mind

Having insurance protects you against conditions and ailments that we cannot anticipate. Although there are many things you can do to maintain good health, sometimes you need health care.

Preventative care can keep you from getting sick, and can help you get better when you are sick or injured. Medical care can be expensive, so having health insurance can help you get and pay for the care you need. Health insurance coverage helps to limit out-of-pocket medical expenses and provides peace of mind to you and your family.

## Protects your family's financial future

Having health insurance helps protect your financial future. Many Americans struggle to pay their medical bills. In one study, over half of adults (56%) reported that they struggled with medical bills, worried about paying medical bills, or avoided care due to potential medical bills. However, only about 1 in 4 of those with insurance reported feeling the same way. For those who were uninsured, 3 in 4 reported these same feelings. Medical bills can



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completely overwhelm a family when illness or injury strikes, but health insurance can help pay costs and protect you from high medical expenses.

## Health and wellness services and programs

Many health insurance plans offer services and programs to help keep you healthy. In addition to annual wellness visits, some plans offer benefits such as personal wellness coaching, healthy pregnancy programs, gym membership discounts, nutrition counseling, online seminars and webinars, checklists, tools and calculators. If you take advantage of these services and programs, you will likely save money over time.

## Better health outcomes

Having health insurance can lead to better health outcomes. If you and your family have health insurance coverage that is a good fit for your

healthcare wants and needs, and if you use your health insurance as intended, you will likely have better overall health. Taking advantage of preventive services, such as immunizations, may prevent illness, like the flu or measles, and may reduce the cost of sick care. In addition, you could access chronic disease management programs that could help you live better with illness and potentially improve the quality of your life. By using your insurance as it is intended, you and your family will likely be healthier to attend work and school. The overall wellness – including physical, financial and occupational health – of your family will be improved.

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