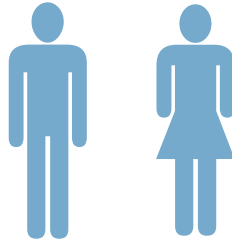# How does health insurance help me?

☑ Health insurance helps you save money.

It helps you pay for your healthcare. Your healthcare is covered when you have health insurance. You and your health insurance company share your costs. You make payments to the health insurance company. You make payments even when you are well. Your insurance company pays most of your medical bills when you get sick or hurt. The health insurance company figures out prices with doctors and hospitals. This keeps costs down. It also offers you a choice of local providers.

☑ Health insurance gives you peace of mind.

Healthcare can cost a lot. Health insurance protects you from costly medical bills. A broken arm without health insurance can cost more than $7,500. A three-day hospital stay without health insurance can cost more than $30,000. Treating illness and injury is costly. Many medicines cost a lot.

☑ Not having health insurance can cause problems.

Some people go into debt or lose their homes due to costly medical bills. Other people think going to the doctor costs too much. They do not see a doctor when they should. Sometimes this leads to an illness getting worse. It can even result in death.