Why is Health Insurance Important?

Health insurance coverage can help keep you prepared for every situation, like a trip to the doctor for a seasonal cold, or the unexpected hospital visit.

In the same way that you pay for insurance on your car or home, health insurance gives you peace of mind and helps protect against unexpected sickness or injury. Even better than car or home insurance, which does not pay for regular maintenance services, health insurance does pay for regular preventive care like adult and childhood vaccines, checkups and certain screenings like mammograms and prostate exams.

With predictable monthly premiums, and access to preventive care, you can take charge of your health and your future:

- **Preparing for the Unexpected**
  Health insurance can protect you from the risk of unexpected medical bills. Did you know that fixing a broken leg can cost up to $7,500 if you don’t have health insurance?

- **Peace of Mind**
  You do not have to worry about the cost of care when you are sick.

- **A Strong Network**
  Gain access to an established network of doctors, hospitals, and other healthcare providers.

- **Quality Care**
  You may even get better quality care as a member of a coordinated health plan.

- **Coverage that Fits**
  Coverage for services you use often, as well as more expensive services you might not have expected.

- **Free Preventive Care**
  Full coverage for proven preventive measures such as checkups, immunizations, women’s healthcare services, and screening colonoscopies.

- **No Denials**
  You can’t be denied coverage because of pre-existing or chronic conditions like cancer or diabetes, or any other health condition. And, you won’t pay more because of a health condition.

For more information visit www.GetCoveredIdaho.com

Blue Cross of Idaho is making these materials available as part of its effort to help educate all Idahoans about coming changes to health insurance.