



Why do I need health insurance?

Health insurance is important to help you stay healthy and pay for the medical care you will need if you get sick, have an accident or become pregnant.

How would health insurance help you stay healthy? You would be able to get regular checkups at your doctor's office or clinic. Any problems can be spotted early and treated before they become much worse. For women, it's especially important to have regular tests like Pap smears and screenings for sexually-transmitted infections (STIs). It's almost important to have a reliable type of birth control you can afford, if you have a boyfriend or husband and don't want to become pregnant now.

How would health insurance help if you have a medical emergency or need hospital care?

You may be healthy now, but tomorrow may be a different story.

"Red," a college student in New York City, found out the hard way what can happen when you don't have health insurance. She had a diving accident over the summer and ended up in the hospital. She then found out her college health insurance didn't apply when she wasn't in school. **She ended up with thousands of dollars in medical bills that she can't pay.**

"Last summer, I went with friends to a lake, and I made a mistake. Everyone was jumping off high rocks into the water, but when I jumped I landed wrong, and the impact peeled the skin off of my legs. My friend's parents took me to the emergency room, even though I kept telling them I couldn't pay the bill. I said the same thing to the doctors and nurses who treated me, but they said I had to get taken care of. A month later I got a \$7,000 medical bill. What am I supposed to do with that?"

Young women like Red will be able to protect themselves from huge medical bills by enrolling in affordable health insurance plans.

But health insurance isn't just about protecting yourself. It is also about investing in yourself.

We invest in areas of our life that are important to us. We invest in our education, in our talents, in our families, and in our homes. Since we need our health to take advantage of the great things we love, it is important that we invest in our health as well.

Make sure that you have health insurance that will cover the care you need, when you need it, at a price you can afford! Find out if you are eligible and what you need to know before choosing a plan.

FACT: Don't think you'll need to go see the doctor? In 2011, an estimated 62.9% of uninsured people went to a doctor's office or the emergency room or received other medical care, according to the CDC. (Read more here)