5 Reasons Why It Is Important to Obtain Health Insurance

Get Covered NJ
New Jersey's Official Health Insurance Marketplace

1. Helps Protect You from The Unexpected

Everyone's health care needs vary but getting sick or hurt is not in anyone's plans. Regardless of which option you choose, health insurance helps cover the costs of care and provides financial protection in case you have a serious illness, accident and / or require medical treatment or care. Health insurance options vary based on how you and your plan split the costs of your health care, so be sure to consider which health insurance option best fits your health, financial, and personal needs.

2. Helps Avoid Financial Risks

It is no secret that health care can be very expensive. Surgery, emergency care, prescription drugs, lab work, scans and examinations, can all add up quickly. The cost might even be high enough to cause significant financial hardships such as bankruptcy and can result in skipping or delaying essential treatment or care because people believe they cannot afford it. But, with health insurance, you are not facing those costs alone. Your insurance plan is helping you cover the costs so you can get the right level of treatment when you need it.

Get Covered New Jersey makes it easy for every New Jerseyan to browse, compare and select a quality, affordable health plan that provides them and their families with the coverage they need. GetCovered.nj.gov is the only place individuals and families can apply for financial help to lower their monthly insurance premium costs and out-of-pocket expenses - and this year, there is more help than ever. Through Get Covered New Jersey, New Jerseyans who qualify have access to financial help options to help lower the cost of health insurance so they can get the coverage that is right for them and their families.

3. Gives You Peace of Mind

Health insurance can give you "peace of mind" knowing you're covered if something unexpected happens to you or a family member, like an accident, illness or an injury. For example, just a broken leg can cost up to $7,500 out-of-pocket without insurance . Health coverage can help protect you from these high, unexpected costs.

You can be assured that all plans offered through the Get Covered NJ website are ACA-compliant, providing all ten essential health benefits mandated by the Affordable Care Act. All plans cover preventive services, emergency services, prescription drugs, and prenatal and pediatric care, and no one can be denied coverage due to a pre-existing condition.

4. Increases Access to Free Preventative Care

Health insurance also helps you avoid getting sick to begin with. Getting recommended preventive services, such as annual checkups and screenings, tests and lab work, vaccinations and shots are key steps to good health and well-being. Fortunately, health insurance coverage can also provide access to free preventative care, resulting in better health outcomes in the long term.

5. Improves Overall Health Outcomes

According to The Institute of Medicine[1]

- Insured cancer patients generally have better health outcomes than persons without insurance, largely because of earlier detection

- Insured people with chronic diseases are more likely to receive the necessary care to manage their health conditions than are those who do not have health insurance.

- Health insurance that covers mental health treatment is associated with the receipt of needed mental health care

- Insured patients who are hospitalized for a range of conditions experience lower rates of death in the hospital, receive more services and are less likely to experience an adverse medical event due to negligence than are uninsured patient.

- Insured persons with traumatic injuries are more likely to be admitted to the hospital, receive more services when admitted and are less likely to die than uninsured trauma victims.

Health insurance allows you to live a productive, secure and healthy life and protects you from the unexpected. To learn more and to shop, browse, compare and save on quality health insurance visit: GetCovered.NJ.gov. Free support from a New Jersey network of trained professionals is available through GetCoveredNJ to help answer questions and assist you in selecting and enrolling in a health insurance plan. Open enrollment begins November 1, 2020 and ends January 31, 2021. Get covered today.

Visit GetCovered.NJ.gov for more information.

[1]Healthcare.gov (https://bit.ly/3dPctCm)