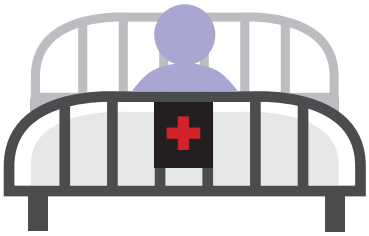
Benefits of health insurance

1. Health insurance protects you from the high costs of health care.



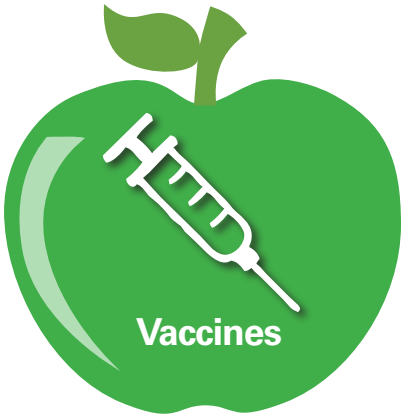
3-day hospital stay
Without insurance
= $30,000

Broken leg
Without insurance
= $7,000

12-month prescription
for cholesterol medicine
Without insurance
= $800

2. Health insurance provides many free preventive-care services.

Without insurance: $160
With insurance: **Free**



Without insurance:
$25–$100 each
With insurance: **Free**

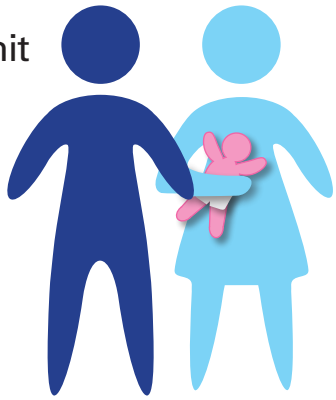
Without insurance: $240
With insurance: **Free**

3. If you have health insurance, your yearly costs are limited.

You keep paying your monthly premiums, but there is a limit on your other costs. It's called the out-of-pocket maximum.

Example: Baby Susie needed surgery. Even with insurance, her parents got a bill for $32,400.

- They paid their yearly out-of-pocket maximum, which was $3,000.
- Their health plan paid the rest of their costs for the year.



ConsumerReports

Note: These costs are examples. Your costs may be different.