

**DONNA:** I have heard a lot of our friends talking about getting health insurance. What is that about?

**MICHELLE:** I just signed up too. It's really great. Health insurance helps protect me from high bills when I get sick or hurt.



**DONNA:** I don't really need that. I'm really healthy, I don't get sick, and even when I do, it isn't that big of a deal.

**MICHELLE:** You might think so, but most people need to get treated for an illness or injury at some point. Remember when I sprained my ankle last year? That cost me \$2,000. I'm still paying. It wouldn't have cost me nearly as much if I had health insurance.



**DONNA:** Hmm, I still don't know. How does it work?

**MICHELLE:** First I bought an insurance plan. Now if I get sick or hurt, the insurance company will pay part of my medical costs. Insurance will pay for my care even when it costs more than I have paid.



**DONNA:** It just seems silly to pay for something just in case I get sick or hurt.

**MICHELLE:** Health insurance also helps you stay healthy. It helps pay for preventive care like checkups and shots. It's important to get preventive care so you can stay healthy.



**DONNA:** I need to look into that. I might plan to not get sick, but who knows? With insurance and the preventive care it offers, I can avoid missing work or time at the gym, and I don't want a big bill like you had.



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