Health insurance is a type of coverage that typically pays for medical, surgical, and prescription drug expenses for the person covered by the policy. Health insurance can reimburse you or pay the care provider directly for medical expenses if you have an illness, injury, or health condition. Having health insurance offers you some protections. Understanding the protections offered by your health insurance is crucial for navigating the healthcare system with confidence and peace of mind.

Having health insurance means you are protected financially. Health insurance is a way to help with medical costs that you may not be able to afford on your own. With health insurance, you don’t have to pay for all the costs yourself. Instead, the insurance plan helps cover the costs and assists you in understanding medical bills. Medical bills aren’t the sort of thing you want to deal with while you’re ill.
Having health insurance is an investment in your health and well-being. Everyone deserves access to quality, affordable coverage and healthcare services for heart disease and other medical conditions.