## Financial Impact of Health Coverage Choices

No one plans to get sick or injured, but most people need medical care at some point. Health insurance covers these costs and offers many other important benefits. Health insurance protects you from unexpected, high medical costs.<sup>1</sup>

The average cost of a 3-day hospital stay can be as high as \$30,000<sup>1</sup> Without health insurance, a broken leg can cost \$7,500 or more (without surgery!)<sup>1</sup> The average cost of an uncomplicated birth is \$8,775 and the national average for a c-section is \$11 525<sup>2</sup>

Comprehensive cancer care can cost hundreds of thousands of dollars<sup>1</sup>



In 2015, OVET half of uninsured people (53%) said that they or someone in their household had problems paying medical bills in the past 12 months.<sup>3</sup>

Under the Affordable Care Act, all American adults are required to have insurance.

But nearly 1 in 5 uninsured adults said they either weren't aware of that requirement or didn't think it applied to them.<sup>3</sup>



At the end of 2015, the number of uninsured nonelderly Americans stood at

28.5 million, a decrease of nearly 13 million

since 2013.<sup>3</sup>

## For more information, visit NavigatingOpenEnrollment.com

<sup>1.</sup> https://www.healthcare.gov/why-coverage-is-important/coverage-protects-you/

<sup>2</sup>http://www.castlighthealth.com/press-releases/new-study-shows-huge-cost-differences-for-having-a-baby-often-in-the-same-city/

<sup>3.</sup>http://kff.org/uninsured/fact-sheet/key-facts-about-the-uninsured-population/