

The value of health insurance and good health habits

Don't Get Caught Without Health Insurance

Health insurance: We all need it. Whether or not you make regular trips to the doctor, owning health coverage is valuable. It helps us pay for expected – and often unexpected – medical expenses.

Most people don't plan to get sick or hurt, but chances are, you will receive medical treatment at some point. Without insurance, a broken ankle or a simple stomach ache could expose you and your family to major financial costs. Purchasing health insurance provides peace of mind that accidents or illnesses won't cause debt or even bankruptcy. Moreover, under the Affordable Care Act, health plans now offer free preventive care, including wellness checkups, immunization vaccines, and screening tests for common diseases. You can access these services from your primary care physician without paying deductibles, copays, or coinsurance.

Health Insurance Basics

Health insurance is a contract between you and your insurance company. When you buy a plan, both you and the company agree to pay part of your medical bills when you get sick or hurt. Your share of the costs are paid through your premiums, deductibles, copayments, and coinsurance.



- **Premium:** A premium is a fixed amount you pay to your insurance plan, usually every month. You pay this even if you don't use medical care that month.
- **Deductible:** If you need medical care, a deductible is the amount you pay for care before the insurance company starts to pay its share. Once you meet your deductible, your insurance company begins to cover some costs of your care. Plans with lower deductibles, like \$500, have higher premiums. Plans with higher deductibles, like \$6000, have lower premiums.
- **Copayment:** A copayment is a fixed amount you'll pay for a medical service after you've met your deductible. For example, after meeting your deductible you may pay \$25 for a visit to the

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Health Insurance continues...

office that would cost \$150 if you didn't have coverage. The health plan pays the rest.

• **Coinsurance:** Coinsurance is similar to copayment, except it's a percentage of costs you pay. For instance, if you have a 20/80 plan, you would pay 20% of the cost of a medical bill and the insurance company would pay 80%. So for a \$100 medical bill you would pay \$20 and the health plan would pay the rest.

How much you pay for your medical expenses and how much the insurance company pays is up to you. Everyone's situation is unique. But one thing is for sure: Don't get caught without health insurance, because it could break your bank!

Cardiovascular Disease Statistics: A Mix of Good and Bad

Recently deaths from cardiovascular disease (CVD) have declined. We would like to think this is due to changes in our lifestyle, but sadly that is probably not true. While our smoking rates have dropped, our rates of obesity, inactivity and high blood pressure have risen. The decrease in mortality may reflect that more Americans are having surgery for CVD. The American Heart Association estimates stroke and heart disease cost an estimated \$321.6 billion a year from direct medical costs and lost productivity. To reduce your risk for CVD:

Control blood pressure. Forty percent of CVD deaths are due to poorly controlled blood pressure. Often 2-3 blood pressure medicines are needed to achieve a healthy blood pressure.

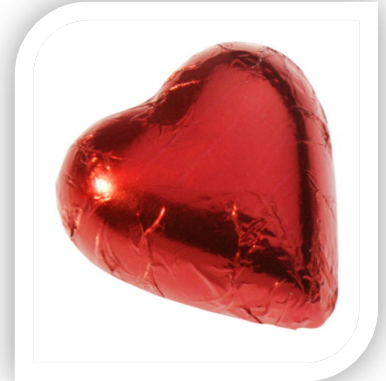
If you smoke, stop NOW. Georgia has a 24-hour a day QUIT Line to help at

1-877-270-7867 (English) or 1-877-266-3863 (Spanish). Those with hearing impairment can call 1-877-6534.

Lose weight if you are overweight. Just losing 10-20 pounds may lower your cholesterol, triglycerides (blood fats) and blood pressure.

Slowly increase your physical activity. Do at least 30 minutes five or more days per week to get more fit.

Your doctor may also recommend a statin drug to lower high cholesterol. These medicines are very effective and significantly lower mortality from CVD.



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Connie Crawley, MS, RD, LD Extension Nutrition and Health Specialist
Betsy Charron, MPH Health Navigator Program Coordinator

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