

# 10 Reasons to Have Health Insurance

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## 10 REASONS TO HAVE HEALTH INSURANCE



Discover 10 reasons to have health insurance—from emergency care to peace of mind. Protect your health and finances with the right coverage.

### Imagine this.

You're at work when your phone rings. It's your partner. Your kid fell off the monkey bars at school and might've broken her arm. You rush to the ER.

They take X-rays. Yes, it's broken. A few hours, a sling, some pain meds, and you head home.

Then, a few weeks later — the bill shows up. **\$4,200.**

If you don't have insurance, that full amount is on you. If you do have insurance, maybe you pay just a small part — a few hundred bucks. The rest is covered.

That's what health insurance is for. Not just big emergencies like surgeries or accidents, but even smaller things — checkups, prescriptions, and peace of mind.

This is just one example. But there are plenty more. In fact, there are at least **10 reasons to have health insurance** — all based on real life, not just numbers on a paper.

Let's talk about why it matters.

We're going to walk through **10 very real reasons you should have health insurance** — with examples, tips, and stories along the way.

This isn't about technical terms or sales pitches. Just real talk. Let's dive in.

## Why This Topic is Important?

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In the U.S., healthcare is expensive. Even something simple like a doctor's visit or a short hospital stay can be thousands of dollars. And most people don't have that kind of money lying around.

So, what happens?

Some skip care. Some delay treatment. Some get buried in debt.

Health insurance helps you avoid all of that. It's not perfect, but it's a safety net. And in today's world, having that safety net matters more than ever.

Health insurance isn't just about avoiding big expenses — it's about protecting your peace of mind, your savings, and your family's future.

## 1. Medical Bills Are Wildly Expensive

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Let's not sugarcoat it: healthcare costs in the U.S. are some of the highest in the world.

Here are a few numbers that might shock you:

- ER visit: \$1,500 to \$5,000+
- Broken arm: \$3,000 to \$8,000
- Childbirth: \$10,000 to \$20,000+
- Appendix surgery: \$15,000 to \$30,000
- Simple blood test: \$100 to \$300

See also [10 Lines on Healthy Food: Best Tips for A Nutritious Life](#)

Now imagine paying all that out of pocket. That's more than most people have in savings.

## Insurance changes the game.

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With insurance, you may pay a small **copay** (like \$40) or hit your **deductible** and then the plan picks up the rest.

## Real story

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Mike tripped while jogging and tore a ligament in his knee. Surgery, rehab, meds — the total bill was over \$27,000. Thanks to his insurance, he paid just \$1,200. That's still a lot, but far better than the full amount.

## 2. Checkups and Screenings Are Usually Free

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Most health plans now include **preventive care for free**. That means:

- Yearly physicals
- Vaccines (like flu or COVID shots)
- Screenings (blood pressure, cholesterol, cancer)
- Wellness checkups
- Prenatal visits if you're expecting

### Why this matters

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When problems are caught early, they're easier and cheaper to treat. And sometimes, they can be completely prevented.

### Real story

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Stacy went for her free annual checkup. Her doctor noticed her thyroid was off. A few tests later, she was diagnosed with hypothyroidism. With simple meds, she feels better every day — and she caught it before it got worse.

| **Tip:** Always use your preventive care. It's already paid for. Don't wait for symptoms.

## 3. You'll See the Doctor When You Actually Need To

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Without insurance, a regular doctor visit can cost \$150 or more — just to walk in.

That makes a lot of people think, *"I'll just wait... maybe it'll go away."*

But delaying care can make things worse.

**With insurance**, you'll likely pay a fixed **copay** like \$20–\$50. Sometimes, it's even free.

**And now with telehealth**, many plans let you see a doctor online for minor issues — from home.

### Real story

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Jordan had a sore throat that wouldn't go away. He used a video visit covered by his plan and found out he had strep. Quick antibiotics, no ER visit needed. Total cost? Just \$25.

| **Tip:** If your plan has telehealth, use it! It's great for colds, skin rashes, mental health chats, and more.

## 4. Medicines Are Way Cheaper with Insurance

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Even basic medications can be pricey without insurance.

Let's say you need:

- Inhaler for asthma: \$300
- Insulin: \$300–\$500/month
- Antidepressants: \$100/month
- Blood pressure meds: \$60/month

Now imagine having to pay that every month, out of pocket.

**With insurance**, many medications cost just \$10–\$30. Some are even free.

### Real story

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Kevin's mom takes three daily meds. Without insurance, it would cost over \$350 a month. With insurance? Just \$32.

**Tip:** Always check if there's a **generic** version of your medicine. It's cheaper and usually just as effective.

## 5. Your Whole Family Is Covered

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If you're married or have kids, family insurance is a must.

See also 10 Lines On Morning Walk

Kids get sick.

Babies need checkups and shots.

Teens might need braces or physicals for sports.

Family insurance helps you cover everyone — under one plan, with one premium.

### Real story

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Sarah's toddler spiked a 104°F fever in the middle of the night. They went to urgent care. Tests, fluids, and meds brought the bill to \$2,200. They paid \$90, and insurance covered the rest.

**Tip:** If you have more than one person on your plan, look at the **family deductible** and **out-of-pocket max**. That's the most you'll ever have to pay for care in a year.

## 6. Mental Health Support is Covered Too

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This one's big.

Mental health is finally being treated as part of health care — as it should be. Most plans now cover:

- Therapy and counseling
- Psychiatry and mental health meds
- Crisis hotlines and virtual therapy
- Addiction recovery programs

### Real story

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After losing her job, Nina struggled with anxiety and panic attacks. Her plan covered virtual counseling sessions and helped pay for her medication. She's now working again — and feeling hopeful.

**Tip:** Check how many mental health sessions your plan covers and if your provider is “in-network.” You deserve care that fits your needs.

## 7. It Lets You Get Care Before It's Serious

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Without insurance, people wait until problems become emergencies.

But the earlier you catch something, the easier (and cheaper) it is to treat.

### Real story

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Eli noticed some blood in his stool but felt fine. Thanks to insurance, he went in early. A colonoscopy showed precancerous polyps. They were removed, and he avoided colon cancer altogether.

**Tip:** Don't ignore symptoms. Trust your body. If something feels off, use your coverage and get checked out.

## 8. It Brings Peace of Mind

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You don't think about insurance... until you *really* need it.

But knowing you have it? That peace of mind is powerful.

It means you can:

- Sleep easier
- Make health decisions without worrying about cost
- Take your kids to the doctor without panic
- Plan ahead for pregnancy, surgery, or illness

## Real story

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Angela was diagnosed with breast cancer. Her treatment included surgery, chemo, and radiation. The total cost? Over \$180,000. Her insurance covered almost all of it. She was able to focus on healing — not debt.

**Tip:** Keep your insurance card on you. Snap a photo of it, too. Emergencies never come with warning.

## 9. You Can Get Help Paying for It

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Think health insurance is too expensive? You're not alone.

See also [10 Lines On The Usefulness Of Microorganisms In Our Lives](#)

But here's the good news: **millions of people qualify for help.**

If you buy insurance through the **Marketplace** at Healthcare.gov, you might get:

- **Premium tax credits** (lower monthly costs)
- **Cost-sharing reductions** (lower out-of-pocket expenses)

## Real story

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David makes about \$45,000 a year. Without help, his plan would cost \$390/month. With a subsidy, it's just \$86/month. Same coverage, way more affordable.

**Tip:** Go to [Healthcare.gov](https://www.healthcare.gov) and enter your info. It'll show what savings you qualify for. You might be surprised.

## 10. It Covers Big Stuff Too

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Let's say something major happens:

- You're diagnosed with cancer
- You need surgery
- You get in a car accident
- You need rehab after a stroke

These aren't things anyone wants to think about, but they happen.

And when they do, the bills can be six figures.

**Insurance steps in and saves you from financial ruin.**

## Real story

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Rick was in a motorcycle accident. ICU, surgeries, months of therapy — the total bill was over \$480,000. His out-of-pocket cost was \$7,200. Still a lot, but compared to the alternative? A life-saver.

**Tip:** Look at your plan's **out-of-pocket max**. That's the *most* you'll ever have to pay in a year, no matter how much care you need.

## A Quick Recap: 10 Reasons You Need Health Insurance

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Let's bring it all together.

Here are the 10 key reasons, short and sweet:

1. It saves you from huge medical bills
2. Checkups and screenings are free
3. Doctor visits are way more affordable
4. Medicines cost much less
5. Your whole family gets protected
6. Mental health care is included
7. You get treated early — before things get worse
8. You worry less and sleep better
9. You may qualify for help with the cost
10. It covers life-changing treatments when you need them most

## Final Thoughts: Take the Next Step

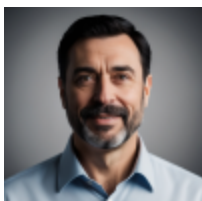
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If you're uninsured, underinsured, or just unsure — now's the time to look into your options.

Here's what you can do today:

- Visit [Healthcare.gov](https://www.healthcare.gov) to see your options
- Call your HR department if you have job-based coverage questions
- Talk to a licensed insurance agent for advice
- Ask questions — lots of them. That's what they're there for.

**Because your health isn't just something to worry about later.** It's the one thing you can protect *today*.



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Alberto Robino is a passionate content creator who specializes in sharing concise, insightful, and engaging 10-line facts on a variety of topics. With a love for simplifying complex ideas, he enjoys providing quick, digestible information to help people learn fast.