



# LIBERTY INSURANCE ASSOCIATES

Commercial Insurance · Bonding · Benefits · Personal Lines

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## Health Insurance: An Introduction

Health care insurance is expensive, particularly if you're buying it on your own or if your employer does not contribute to the cost. However, here are several important reasons why you need it.

- It is a financial safeguard. Without insurance, you run the risk of being financially wiped out by a serious illness or accident.
- Without the benefits paid by insurance, you may find the cost of quality health care too high to afford.
- You may even have to go without treatment if you don't have health insurance.

There are a variety of health care insurance products and coverage plans available today. And, whether your employer offers a plan or plans from which you can choose, or you're buying coverage directly, you're probably aware that health care insurance has a range of costs and benefits. Consequently, as a consumer of health care insurance, you'll want to select affordable coverage that's right for you. To help determine the best coverage, there are several important details about health insurance that are addressed in this article with which you'll want to be familiar.