Why is health insurance important?

Health insurance provides you with a low-cost way to get medical care when you need it. Even if you are usually healthy, you will need to use the health-care system at some point in your life. You never know when an accident may happen or you will get sick and need to see a doctor. Health insurance covers some or all of the cost of visits to doctors' offices, clinics, and hospitals. Medical care can be very expensive if you do not have health insurance—without health insurance, a broken leg can cost from $2,500 to over $20,000 (http://health.costhelper.com/broken-leg.html).

While you are enrolled in Job Corps, basic-health care, such as immunizations, dental exams, and treatment for minor illnesses and injuries, are provided to you at no cost. However, it is still important to have health insurance while you are enrolled in Job Corps in case you get very sick or your injury requires specialized care.

What health insurance options are available?

There are many ways to get health insurance. In the future, health insurance will probably be provided by your employer. But for now, you have a few options

- If one of your parents has health insurance, you may be able to be covered under his/her plan until you turn 26.
- You may be eligible for Medicaid.
- If you aren't covered by your parent and you're not Medicaid eligible, you may purchase health insurance through the Health Insurance Marketplace, which was created by the 2010 Patient Protection and **Affordable Care Act** (ACA). The ACA was enacted to make health care more accessible and affordable for many Americans.

What happens if people do not have health insurance?

Beginning in 2014, virtually all Americans will be required to have health insurance or pay an annual penalty to the government. For an individual, the fine begins at a minimum of $95 in 2014; by 2016, the cost for uninsured individuals will be $695.

How can I learn more about my health insurance options?

The Health Insurance Marketplace is where you can learn about health insurance options, compare plans, and see if you are eligible for Medicaid. You can view marketplace information at https://www.healthcare.gov/marketplace/individual/. Job Corps staff members in the Health and Wellness Centers are also available to help you learn more about your health insurance options.