Brought to by Students of the SG Health Insurance Board! ☺

Common Health Insurance Myths

MYTH 1: It doesn't matter whether a person has health insurance.

FACT: An estimated **18,000 - 22,000** Americans die each year because they don't have health coverage.

MYTH 2: Most people without health insurance are very poor.

FACT: In 2006, more than 33 million of the uninsured had household incomes of $25,000 or more; compared with nearly 14 million in households earning less.(The federal poverty level for a family of four in 2006 was $20,000.)

MYTH3: Most of the uninsured do not have health insurance because they are unemployed.

FACT: Most of the uninsured are either working full-time or have someone in their immediate family who does — the problem is that the majority of the uninsured are not offered benefits through their employers.

MYTH 4: Virtually everyone who works for a large employer has health coverage.

FACT: One in five uninsured workers (22.4 percent) is employed in firms with 500 or more employees.

MYTH 5: The uninsured often receive health services for free or at reduced charge.

FACT: Free or even discounted health services are not common and when the uninsured are unable to pay the full costs, the unpaid medical bills add to their providers' costs.

MYTH 6: People only need health insurance when they are ill.

FACT: Health insurance is imperative for preventive tactics such as early detection of diseases.

MYTH 7: My health insurance will cover all my medical expenses.

FACT: Health Insurance benefits greatly differ depending on the individual, become an informed consumer and learn about your benefits.

MYTH 8: People without job-based health insurance could buy insurance if they wanted to, but they choose not to.

FACT: Consumers can be denied coverage outright, can be charged higher premiums or be offered more limited benefits based on their health status.

MYTH 9: Most of the uninsured are new immigrants who are not U.S. citizens.

FACT: The large majority of the uninsured (79%) are American citizens.

If you have any comments, questions, or concerns feel free to contact
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