

Health Insurance For Singles

If you are young, healthy, and single, health insurance may seem as though it is not a priority for you. Health insurance, however, is one of life's essential expenses, and choosing not to purchase it could be one of the most costly and potentially risky decisions you could ever make. Here are the clear reasons why you should have health insurance when you are young and single.

Healthcare Is Not Just An Expense For The Elderly

The unfortunate reality is that most of us at some point will incur medical expenses. Whether it is prescription drugs for a chest infection, or emergency care as a result of a car accident, age does not play a factor in the need for health insurance. While these expenses may be within your reach should they occur, the potential cost of a more serious illness or accident could leave you with thousands of dollars in medical expenses that could force you into bankruptcy. There are affordable and flexible healthcare insurance options that can protect you from these kinds of devastating events.

Purchasing Insurance While You Are Young Will Save You Money

While it may not seem that it makes much sense to purchase health insurance while you are young and in good health, it does save you money in the long run. Often you can find policies that ensure minimal or no premium increases over time, but these are usually offered only to those that are young and healthy. Also, if you wait until you are sick and actually need insurance you will be paying very high premiums; you will likely be stuck with these premiums after you get better, or you may not qualify for insurance at all.

Even if you feel you cannot afford it, health insurance is definitely an expense you should consider working into your budget. As with any insurance, it is always a good idea to shop around first and find the plan that is right for you.