<u>Why Do I Need Health Insurance?</u>

You might be saying to yourself "I'm young and healthy. Why I need health insurance?".

While insurance coverage may not be at the top of your list, it is an incredibly important safeguard against the large amounts of debt that can be incurred from just one accident. The average injury could cost an uninsured person upwards of $50,000. Without health insurance, that fee would paid solely by you. It is not uncommon for people to claim bankruptcy specifically because of insurmountable medical debt.

Having health insurance also encourages a healthier lifestyle. With preventative care being provided free of cost, there is no excuse not to get regular checkups and yearly preventative examinations. Preventative care checkups can often help find something early on so that treatment can be administered quickly.

Colorado School of Mines requires that all students have health insurance coverage, which is why we offer a comprehensive nationwide insurance plan for students who aren't covered by another insurance or who want a better plan. Our Student Health Insurance Plan (SHIP) has no deductible, a $2,000 out of pocket maximum per plan year and low copayments. Whether you choose SHIP or your own insurance plan, it is important to be covered for any medical situation that may arise.