

10 Reasons Why We Need A Health Insurance



Gone are the days when people do things manually, travel by foot and build structure through their bare hands. It was in those days that people are healthier, stronger and live simpler. Life was easier back then, and people enjoy good health and long life. They live a life with less or no stress at all. Environmental hazards are unknown and do not affect physical lives as what is observed in these present times.

With the introduction of high technology, life became slower, stressful and human existence became sedentary. It was observed that the changes of lifestyle also brought a spiraling of diseases and ailments. Deaths are connected to life with no exercise, poor eating habits and constant exposure to radiation which cause health hazards. Physical problems like diabetes, hypertension, heart diseases, obesity and physical deformities have increased in the past decades. It is no doubt that a sedentary lifestyle can develop serious ailments that can shorten life. The problem is, we cannot avoid the situation owing to the fact that life in these present days revolve around automation and internet.



Many have safeguarded their lives and the lives of their loved one through prevention like taking antioxidants, strengthening the immune system through food supplements and enrolling the various exercise programs to promote health and longevity. Everybody needs health security. But the truth remains that our bodies are fragile and has limitations. Those who are futuristic and wise bought health insurance policies to see to it that their families ' future are well taken care of when the time of ailments and disability comes.



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1. It is an undeniable truth that humans are disease prone. Our bodies are made up of fragile organs and cells that easily get damaged by inner and outer factors affecting our bodies.
2. Detection and Cure of ailments is expensive and takes a long process to address.
3. When sickness comes, the entire family is affected especially if the bread winner is the one affected.
4. Savings for health concerns are always the least priority. So when the time comes for medical intervention for ailments funds are not available.
5. A feeling of security that any untoward incidents like hospitalization is well prepared for, gives us a good feeling that takes off stress.
6. It is one form of forced savings and an investment that pays off huge rewards.
7. It is always practical to pay in advance for future needs.
8. The family will be spared from unnecessary worries when hospital bills pile up and no money was reserved for unexpected expenses like hospitalization.

9. If we are employed, our company health insurance coverage can be augmented if we secure policies that have coverage for dependents.
10. We can save money because visiting the insurance company accredited clinics for medical concerns is much cheaper than going to the hospital emergency room for treatment.

Health security is one of the basic needs that add to food, clothing and shelter. With the skyrocketing cost of medical treatments, a comprehensive health insurance is a need that we must meet. Medical checkup on a regular basis is one good feature of a health insurance and this can help prevent sickness and can save money treating sickness on the early stage than seeking treatment during the dangerous stage. Health issues are known to cost much money but lack of this money can even cause the greatest loss- loss of life.

Preparation and planning before buying a health insurance is a must. First consideration is the choice of an insurance company. It is a good start to study different proposals to determine the extent of the coverage. You must choose the stable insurance company and has a track record for speedy release of benefits and supportive client services in times of claims. The ability to pay the premiums is also one consideration. Losses due to terminated insurance policies are a double loss because you lose money and you lose coverage for emergencies. Seeking the advice of professional insurance agents can help but their advices must be sought and compared to other insurance coverage benefits before deciding.



It is always wise to prepare for the future, much wiser to secure health insurance because the benefits extend up to the family members – they are spared from situations that they need to secure resources at the time that they have to run after a life. Life is a precious commodity, nothing is more valuable than life and a well prepared life is the best life there is. Love your life and by doing so, you show your love to your family by giving them peace of mind that no matter what happens, they have a fall back.