



The Gamble of Going Without Health Insurance



Sign up by Jan. 31 > Avoid the penalty for not having insurance

The Sure Thing:

Individuals will pay an annual tax penalty ranging from **\$695 to as much as \$2,484**, and a family of four will pay between **\$2,085 and \$9,936**, for not having health insurance in 2016.

The Financial Gamble:

One accident can lead to an emergency room visit and tens of thousands of dollars in bills.



Broken bones

With surgery, a broken bone can cost as much as **\$35,000**.



Back injury

The cost for a doctor visit, an MRI, surgery and medicine can exceed **\$12,000**.



Knee injury

Repairing a torn knee ligament can cost **\$20,000 to \$50,000**.

The Health Gamble:

Not catching health problems early can mean missed opportunities for early treatment and, in some cases, lifelong effects on health.

No Need to Gamble:

During open enrollment, consumers cannot be turned away for health coverage, and four out of five people qualify for help to pay their premiums.

For more information, visit **CoveredCA.com**.