

## **Health Coverage — Protecting Your Personal Investment: A Note to Graduates**

By Dr. Kenneth W. Kizer and Cástulo de la Rocha

The two of us are among dozens of commencement speakers at California's colleges and universities this year who are calling out the importance of having health insurance coverage in our remarks to new graduates and their families.

We congratulate you on what you have accomplished and offer our good wishes for what lies ahead. Like us, many of you are the first in your family to get a college or advanced degree. You have worked hard and made many sacrifices. Indeed, you have made a big investment in yourself, and we want to be sure that you protect that investment. Having health insurance coverage is one of the most important things you can do to protect your investment in yourself.

Fortunately, you have options today. Some of you will be able stay on your parents' health insurance — an option that can continue until you turn 26 — while others will be able to get coverage through your spouse or through your new job or graduate school. Regardless of *how* you get covered, ensuring you have health insurance coverage is what is most important – and what should be your top priority. No one can reliably predict when injury or illness will strike, but when it does, you will need health insurance.

If you will be losing your insurance through your campus health program and you are not sure what is next for you, we encourage you to visit Covered California's website at [www.CoveredCA.com](http://www.CoveredCA.com) or look them up on social media. You may be eligible for free coverage or insurance that costs as little as \$1 a month.

Covered California is just one of the many health insurance options available to students and new graduates. In California, we have dramatically expanded insurance coverage and made health care coverage more affordable. Going without coverage is gambling on the likelihood that you will not experience an unforeseen illness or injury, the cost of which could quickly exceed the cost of your student loans. Rolling those dice has too often proved to be a losing bet! Getting covered is the winning strategy.

Once again, congratulations, good luck and GET COVERED!

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