Health insurance is a type of insurance coverage that pays for medical and surgical expenses incurred by the insured.

Comprehensive health insurance includes doctor visits, hospital care, tests, certain therapies and sometimes prescription drugs. Medicare and Medicaid provide such comprehensive coverage to eligible people.

Now may be the best time for you to buy for the following reasons:

1. If admitted to a hospital because of an accident or illness, you will be responsible for the entire bill for your care unless you already have health insurance.

2. If you develop a condition that’s chronic (long-lasting), insurance may not cover the condition unless you have owned the policy for some period of time.

3. Once you have health insurance, the law protects you from losing coverage due to illness and no company can cancel you unless you stop paying your premium or commit fraud.

One of the best and least expensive ways to get and keep health coverage is through an employer.

State and federal law can protect you from losing health insurance once you have it. If you get sick, change jobs or lose your job, you can stay fully covered in a health plan. Your coverage cannot be cancelled unless you stop paying premiums or commit fraud.

For a more affordable option, ask if your employer offers a flexible spending plan, such as a Health Savings Account (HSA).

Information is your best policy. Visit www.insurance.ohio.gov for more information on health coverage.