

# Health care costs essay sample

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**ASSIGN  
BUSTER**

My family has an insurance plan that covers most of our health care costs. However, there are some things that insurance will not cover. These are things that my family has to pay for ourselves. These things include contacts for eyes, glasses repair, tooth paste, tooth brushes, floss, pills, medicine, tinctures, and blood tests. However, even though insurance doesn't pay for our tooth paste, tooth brushes, and floss, we still get them for free, because my aunt is a dental hygienist. She gets free tooth brushes, tooth paste, and floss from the clinic she works in all the time. It is enough to provide for her entire family, even the extended family. It is also enough to provide for hundreds of people in poverty in other countries, that is why I take hundreds of toothbrushes, tooth pastes, and floss with my every summer when I go on a missions trip to a foreign country, and it's free!

The things left that I have to pay for are contacts for eyes, glasses repair, pills, medicine, tinctures, and blood tests. Contacts for eyes cost ninety nine dollars a year. That is, if you get the yearly plan. The yearly plan is basically to get eye contact refills, but if you don't run out of the packs given to you, then you don't need to go in every year. I have had the same packs for three years and still did not need to go in. I might have to next year. So contacts only cost me ninety nine dollars a year IF I go to get them that year.

My insurance company does not cover glasses repair. They pay for the glasses appointment and the glasses only. If I want anything additional with my glasses, like a no glare solution, or a warranty, or a scratch resistant layer, then it will not cost the insurance anything, but me. If I do not pay for the warranty myself, and my glasses break anyways, or if I lose them and need a replacement, the insurance will not cover for it, but I will have to.

These tragedies have never happened to me before, so I have never had to pay for them, yet! If they do happen though, it will be around seventy dollars to get them replaced. The no glare solution, scratch resistant layer and warranty cost about fourteen dollars, also somethings I have never gotten.

Pills, medicines, and tinctures all fall into the same category. I usually go to the medical doctor appointments that insurance covers to see what is medically wrong with me, then I go to a Naturopath and get my pills, medicines, and tinctures there. The reason I do this is because both my parents are in the medical field, and they know that medical doctors make a lot of mistakes. Sometimes even on purpose, we heard. Learning from my parents, I don't trust medical doctors, so I prefer to go to a Naturopath and get treated the natural way. My insurance does not cover for Naturopathic medicine, pills, and tinctures, so when we go to Naturopaths to get those, we have to pay for it ourselves. The rounded up cost for all of these prescriptions is about one hundred-thirty dollars every year.

The thing I hate most about health appointments are definitely the blood tests. Sadly, I have to get these every year for my regular check-ups. I do not necessarily need them, but my mom always feels the need to check to see if something popped up inside of me that needs fixing, smart I guess. I get these done after my free check-ups, and I have to pay for them. These cost about fifty dollars yearly.

With all of that added up, my yearly cost for health care that I(my parents) have to pay for is three hundred forty-nine dollars. This is assuming that I had to get a new refill for contacts and had to get extra features for my

glasses. If I were not to get these things, then it would only cost one hundred-eighty dollars. Overall, I am glad that insurance covers most of the expensive procedures of my health care!