

**FOR IMMEDIATE RELEASE**

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**DON'T FLY WITHOUT A PARACHUTE**

**Consumers have until March 31 to sign up for 2014 health insurance coverage.**

The New York State Conference of Blue Cross and Blue Shield Plans (NYSCOP) today released an infographic titled, "[Flying Without a Parachute](#)," which exposes potential risks being taken by "Young Invincibles" – adults between 18 and 34 years of age – who are not actively seeking health insurance coverage under the Affordable Care Act.

Consumers currently not insured or not meeting the exemption requirements, have until March 31, 2014, to get insured. That's when open enrollment ends.

Many consumers believe paying the federal tax penalty and declining health insurance is cheaper than obtaining coverage. However, according to NYSCOP's recent analysis, one unfortunate fall on the ski slopes or a misstep in a recreational soccer league could lead to unanticipated, costly medical bills.

Take for instance the cost of the following three significant injuries associated with participating in "weekend warrior" activities. These vigorous, once-a-week undertakings, such as community runs, ball games and winter sports can lead to expensive injuries if you have to pay for them out-of-pocket.

- \$1,500 Sprained Ankle
- \$3,000 Broken Arm
- \$10,000 Broken Leg

According to the National Institutes of Health, the average cost of an emergency room visit is \$1,233.

Affordable health care saves thousands in out-of-pocket costs associated with common injuries, avoids tax penalties and offers access to check-ups and routine medical procedures. So before you leap into your next adventure, be sure to pack your parachute.

To view the latest version of this analysis, please visit

<http://www.nysblues.org/pdf/YoungInvinciblesInfographic.pdf>

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*The New York State Conference of Blue Cross and Blue Shield Plans (NYSCOP) is a partnership of Rochester-based Excellus Blue Cross Blue Shield and New York City-based Empire Blue Cross Blue Shield. Together, the two health insurance plans provide comprehensive health coverage for millions of New Yorkers.*

*For more information, please visit NYSCOP at: [www.nysblues.org](http://www.nysblues.org).*