

5

major differences between **AUTO & HEALTH** insurance policies

& WHY AUTO INSURANCE WORKS WAY BETTER THAN HEALTH INSURANCE!



AUTO INSURANCE

Rates are regulated

Californians have saved over \$100 billion on auto insurance since 1998 when Prop 103 imposed regulation on runaway premiums.

Policies are standard

When you buy a policy, you know what you're getting. Because coverage is pretty much the same, insurance companies compete on price and service.

Complete freedom to choose repair shop

By state law, insurance companies cannot force you to work with particular repair shops.

Platinum coverage is standard

Policies cover 100% of costs after the deductible is paid, which rarely exceeds \$500.

No co-pays or coinsurance apply

We are not required to pay anything beyond our premiums and deductible.

[Essentials of Car Insurance](#)
[What if car ins worked like health ins?](#)

HEALTH INSURANCE

Rates are not regulated

Californians have endured insurance rate increases of over 185% in the past 15 years. Every other type of insurance is regulated. Why not health insurance?

Policies vary dramatically

Today, most policies must include certain benefits, but the level of financial protection and access to physicians and hospitals can vary tremendously.

Limited choice of doctors/hospitals

Health insurers deny us true freedom of choice by requiring us to use particular doctors & hospitals

Platinum coverage is ultra-expensive

Policies only cover a percentage of costs, with the patient's share routinely exceeding \$6,000 each year

High co-pays & coinsurance are customary

Besides a deductible, most of us face co-pays for each doctor visit and coinsurance of up to 30%.

[More on regulating health insurance rates](#)
[Facts on benefits, limited choices & high costs](#)