

But not if you have insurance?

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Published: July 17, 2014



Insurance is designed to pay for the unexpected crisis. Health insurance started that way in the U.S. but gradually, because the companies we work for were paying for it and getting a better tax break, it morphed into paying for it all.

HSA

That means we have less interest in getting the ounce of prevention than if we were paying for some of those costs. Children we talk to about the dangers of drugs just say they'll get a brain transplant if they burn theirs out. That's why we think that Health Savings Accounts should be promoted by the government more; they put the individual back in a position of responsibility in making more choices in their health care. With Health Savings Accounts an ounce of prevention is worth a pound of cure.