

baby boomer health insurance coverage

## Baby Boomers, Their Health Insurance and Its Coverage

As people grow old, they become more and more prone to diseases or illness. At the point they reach old age, they will suffer from arthritis, and heart related conditions. Because of this, everyone should have some form of security in order to live a worry-free life. Although it may not prevent diseases from affecting you, this form of health security will ensure you that you will never worry about medical-related bills, such as hospitalization, and medicine.

This form of health security is called health insurance. Depending on the type of health insurance you purchase, it will cover just about anything. It will cover hospitalization bills, the doctor's professional fee, medicine, and anything related to health care.

You have to remember that health insurance will not actually ensure that you will not acquire diseases or illness, what it does is assist you financially in order to help you recover from illnesses. Today, there are a lot of health insurance policies that insurance companies are now selling to people. Some covers only limited amount of health care, and some health insurance that is more expensive covers just about anything related to health care.

Today, baby boomers are getting more and more concerned about their financial and health security. So, why is it that baby boomers are getting more and more worried about their health security? And, who are the baby boomers?

First of all, you need to know who the baby boomers are. Baby boomers are people who were born between the post World War II in 1946 and before the Vietnam War in 1964. People who were born on this era were called baby boomers. They were called baby boomers because of the significant increase in the birth rate during this era.

The baby boomer generation population is one of the largest populations in the United States. In fact, the baby boomers generation is comprised of around 20% of the United States population. Obviously, that is considered quite a lot.

Baby boomers came of age during the time where civil rights protests were constantly in the streets and where most of them were drafted to fight in the Vietnam War. Baby boomers are people who had a very large influence in politics and its influence is continually showing today and perhaps will go on in the future.

Baby boomers grew up in the time where the country was dominated by the American Military Might where the communists and socialists were the enemy. Because of the atmosphere they grew up in, baby boomers are well-aware about the different government structures and are also very aware of their civil rights. Besides, they should be aware because they were the ones who fought for it.

Back to health insurance, baby boomers are getting more and more concerned about this subject because today, they are currently in their late 40s and early 60's. Obviously, aging is closely associated with diseases and illnesses. Because of the high population level of the baby boomer generation, they are concerned that when the time comes that they will need the assistance of health insurance, they think that because of the high population of baby boomers in today's society, health insurance companies will be unable to provide enough financial assistance.

If you worked in private companies, there may be issues concerned about company health insurance. You may be covered by health insurance even when you are retired. However, in the event of bankruptcy, the court will cancel the entire employer's obligation on paying for the insurance. Although it may not include pensions, you have to expect that in case bankruptcy is filed by your former company, your health insurance policy will not be covered anymore by the company. You will be the one who will pay for it.

If you worked for the government, you may still be able to get free health insurance provided by the government as a benefit for their former employees.

Today, the government is now adjusting the national budget to provide for aging and retiring baby boomers. However, there is another growing concern facing baby boomers. Health insurance policies are now expensive for aging people. Low cost health insurance may not be sufficient for your health needs.

However, pressures from the government are now providing several options for baby boomers who are applying for health insurance. So, if you are part of the baby boomer generation, you can expect that in the near future, all your problems facing health insurance will be solved with low cost comprehensive health insurance and also low cost health care provided by hospitals and doctors for senior citizens.