

## On Health “Insurance”

If your insurance covers a pre-existing or expected condition, it's not insurance. Insurance is pooling your money with others in order to mitigate *risk*. There is no risk in catching a pre-existing or expected condition because those are *certain*. If you get pregnant on accident or something unexpected happens to your planned pregnancy, that's risk. If you plan and have a normal pregnancy and childbirth, that's a certainty. Insurance by definition can't cover the latter, only the former, and only the unexpected costs. Politicians and politically connected corporations have twisted the meaning and requirements of insurance to include certainties, thereby raising costs. My auto insurance doesn't cover oil changes or new rims, nor would my life insurance cover a planned death. These things have been confused on purpose by the politically connected to reap profits at the expense, not the benefit, of the rest of society. And that's today's two cents.

Skyler.