

*Protecting your most important assets*

# SUDDEN IMPACT!

**Arrgh!**

**Joe!**



# SUDDEN IMPACT!

*Part of Whole Farm Planning for the 21st Century: Integrating childcare, healthcare, and health insurance into farm planning curriculum*

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Eureka Comics



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SAVING THE LAND THAT SUSTAINS US



Look, Sofia. It's the *two newest farmers* in the county.

Hi Uncle Joe.

Hey Aunt Sofia.



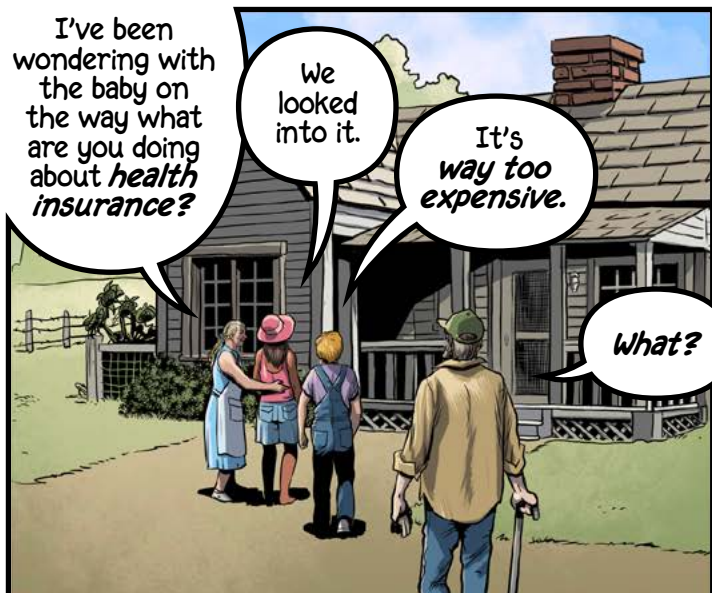
How's the farm going?

It's definitely a learning curve.

Thanks for inviting us over, we could use some *advice*.

And *lunch!*

That's what family is for.



I've been wondering with the baby on the way what are you doing about *health insurance*?

We looked into it.

It's *way too expensive*.

What?

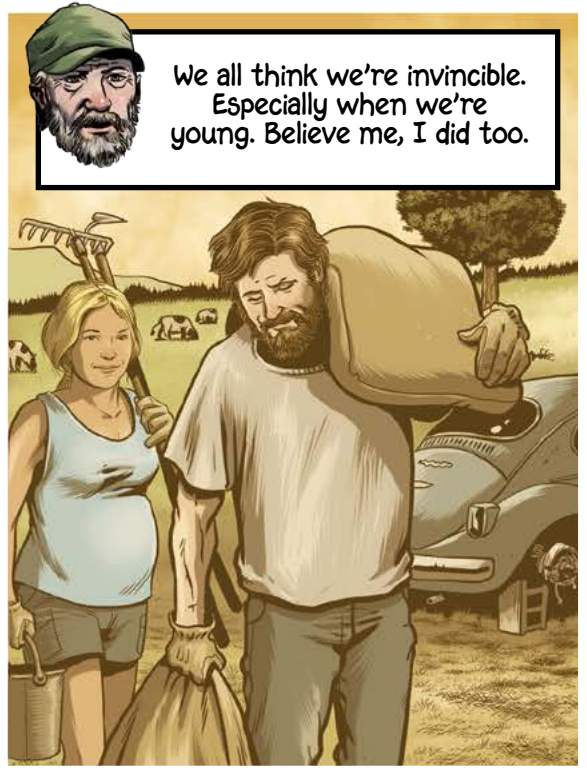


Do you want to lose *everything!?!?*



The most important asset on a farm is *people and their wellbeing.*

It's true.



We all think we're invincible. Especially when we're young. Believe me, I did too.



Back when we were starting out, to save money, we didn't plan for health insurance.



**ARRGH!**

Joe!



Biggest mistake we ever made.

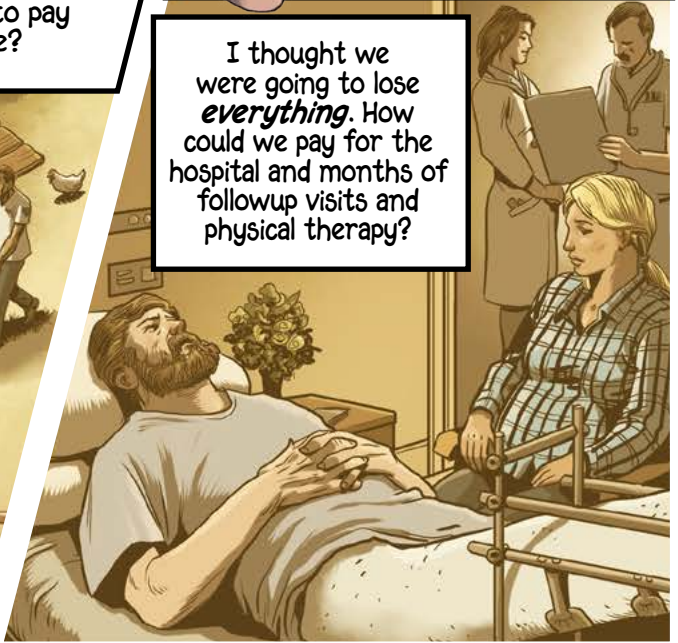
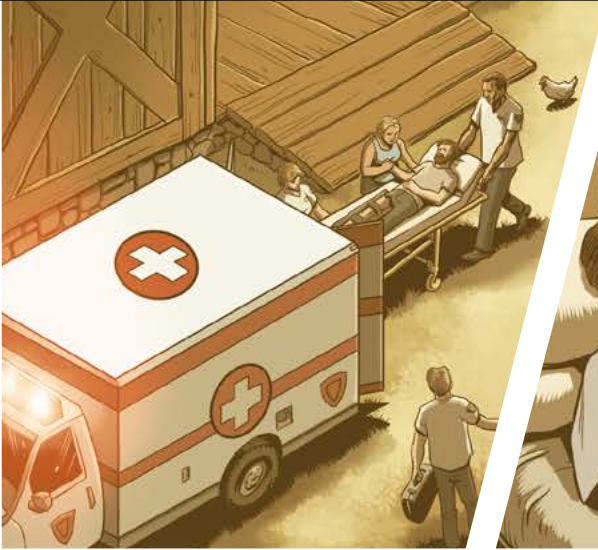


I remember lying on the ground in **terrible pain**, the only thing I could think was how we were even going to pay for the ambulance?



Joe suffered a **compound fracture**. It was terrible.

I thought we were going to lose **everything**. How could we pay for the hospital and months of followup visits and physical therapy?



This was only the **beginning** of our trouble. With Joe unable to work, we tried to hire a farm hand but it took so long to find one.

Your mom tried to help as much as she could. She needed health insurance since she was starting a family of her own, and we couldn't offer benefits so she had to go back to work.



It almost broke us financially.

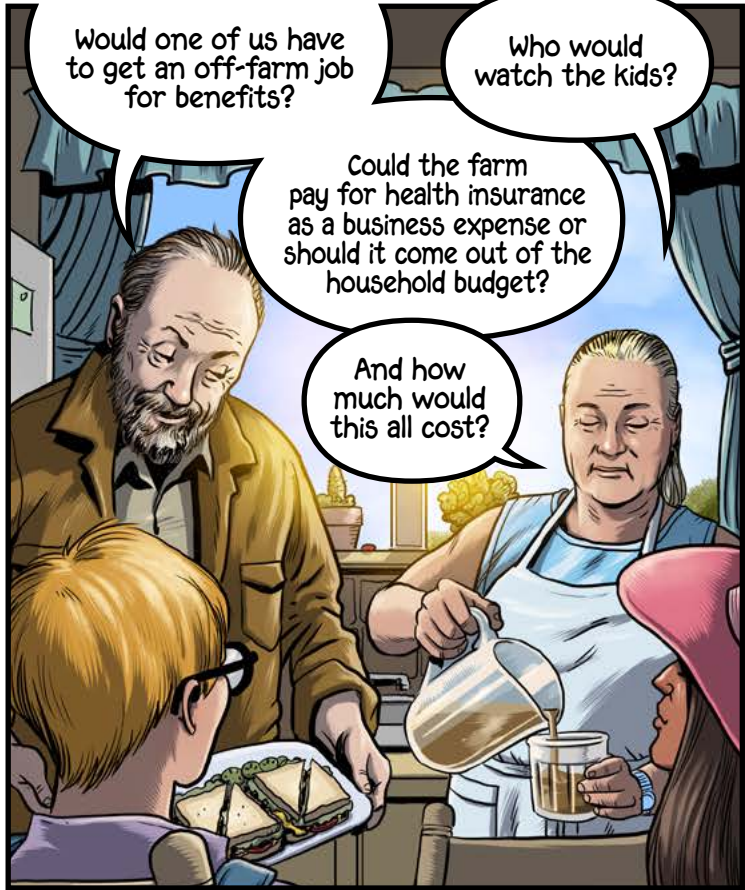
And **emotionally**. It put so much stress on our marriage.





The importance of health insurance was something we had to learn the hard way.

And then came the hard questions.



Would one of us have to get an off-farm job for benefits?

Who would watch the kids?

Could the farm pay for health insurance as a business expense or should it come out of the household budget?

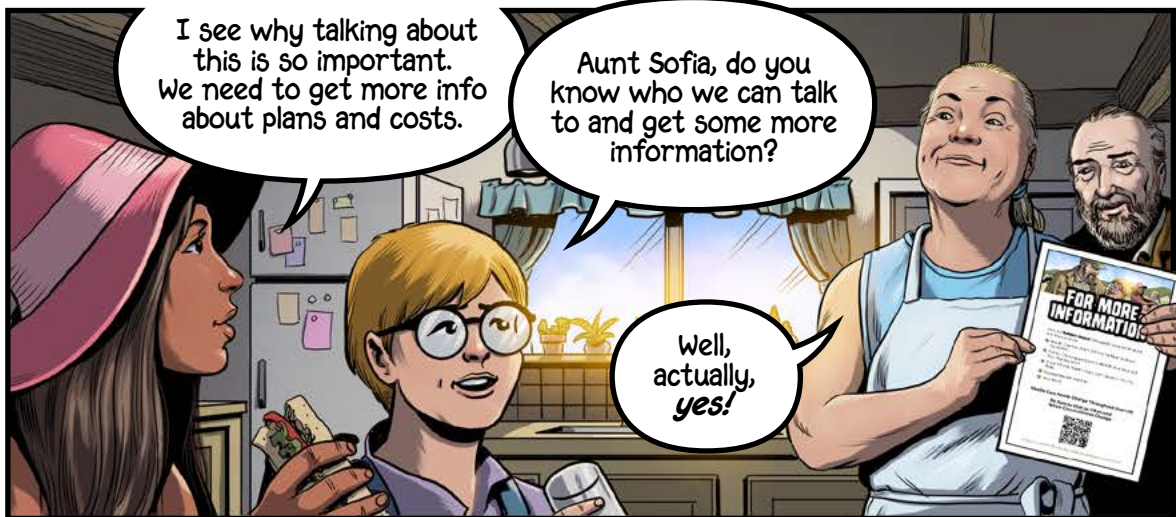
And how much would this all cost?

Our health insurance is now included in our farm plan. If you only take one piece of advice from a pair of old farmers:

*think and talk about your health care plans.*



And how they will change over time and will affect your farm business. These questions matter to *every farmer.*



I see why talking about this is so important. We need to get more info about plans and costs.

Aunt Sofia, do you know who we can talk to and get some more information?

Well, actually, *yes!*

**FOR MORE INFORMATION!**



# FOR MORE INFORMATION

Visit the **Sudden Impact** Website for More Information and Resources on:

- Health Care Insurance Options for Farm Business Operations
- Family Conversation Guide to Health Insurance and Risk Management
- Smart Choice Health Insurance™ Decision Making Tools
- Essential Health Benefits
- And More!

**Health Care Needs Change Throughout Your Life**

**Be Sure to Visit Us Often and  
When Circumstances Change**



<https://u.osu.edu/farmplanchildcareandhealthinsurance/>



# SUDDEN IMPACT!

People are the farms most important asset.

Your health care needs change over your lifetime. This comic highlights issues and points farmers to information to protect their health and wellbeing now and in the future.



Follow this QR code for more information and resources