

How do I know if a short term plan is the right health insurance choice for me?

Short term medical insurance, also called temporary health insurance or term health insurance, can provide a temporary solution to help fill gaps in coverage. Consider short term if you're:

- Between jobs
- Waiting for other coverage to begin
- Waiting to be eligible for Medicare coverage
- Without health insurance, outside of Open Enrollment

For these situations and more where you are stuck in a coverage gap, finding the best Short Term health insurance plan you can may be just the right solution for you.

Term lengths vary by state, but in some states you can apply for up to nearly 12 months of coverage.

## Questions & Answers



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### **Is short term health insurance available for families?**

Yes, spouses and dependents can be covered under a short term insurance plan. However, because short term is medically underwritten, all family members will need to meet medical requirements of the plan.

### **Does short term health insurance provide coverage for preexisting conditions?**

No. In most cases short term insurance plans do not cover preexisting conditions, which depending on your state's definition would mean something you received diagnosis or treatment for within the last 2 to 5 years. If you are in this situation, you may want to explore other options or see if you can extend your current insurance plan.

### **How quickly can I get coverage?**

Many, but not all, Short Term health insurance plans can take effect the day after your application is received. You may also choose a later effective date based on your individual needs.

### **Is preventive care covered under short term health insurance?**

Preventive care can sometimes be covered under a Short Term plan. Check plan details for more information.

### **Will prescriptions be covered if I get temporary health insurance?**

Prescriptions may be covered on some plans. Check specific plan details to learn more.

### **Is my current doctor covered under this plan?**

It is possible, but check the network offered by any Short Term health insurance you plan to buy for the inclusion of doctors that are important to you.

### **Do I need to select a Primary Care Provider (PCP)?**

While some plans may require you to select a PCP as your main point of contact for your health care management, temporary health insurance plans often give you the flexibility to see any qualified health care provider included in the network you choose.

### **Do I need a referral from my PCP to see a specialist?**

Referrals are not normally required to see a specialist with short term medical plans, some insurance plans may differ, so be sure to check the details before you buy.



**Do short term plans meet federal requirements of the Affordable Care Act (ACA)?**

No. This coverage is not “minimum essential coverage” as defined by the ACA. The federal tax penalty for not having minimum essential coverage no longer applies as of January 31, 2019. However, tax penalties may still exist at the state level. Consult your tax advisor for more information.

**Can I get a tax subsidy to help pay for my short term health insurance?**

No. short term plans do not qualify for tax subsidies under the ACA. Generally speaking, temporary health insurance costs less than ACA health plans, so the option may still make sense for your situation.

**Is short term medical insurance limited to annual enrollment periods?**

No. short term insurance plans have no such restrictions and are available year-round. There’s no need to wait for Open Enrollment to apply.

**Are there multiple plan choices and price ranges available with temporary health insurance plans?**

Most often, the answer is yes. As always, check the plan you are considering carefully.

**Do short term health insurance plans have high deductibles?**

Short term medical plans offer deductible options to meet your needs. Some plans have options starting at \$1,000.

**What if I don’t need my temporary insurance coverage for as long as I had planned?**

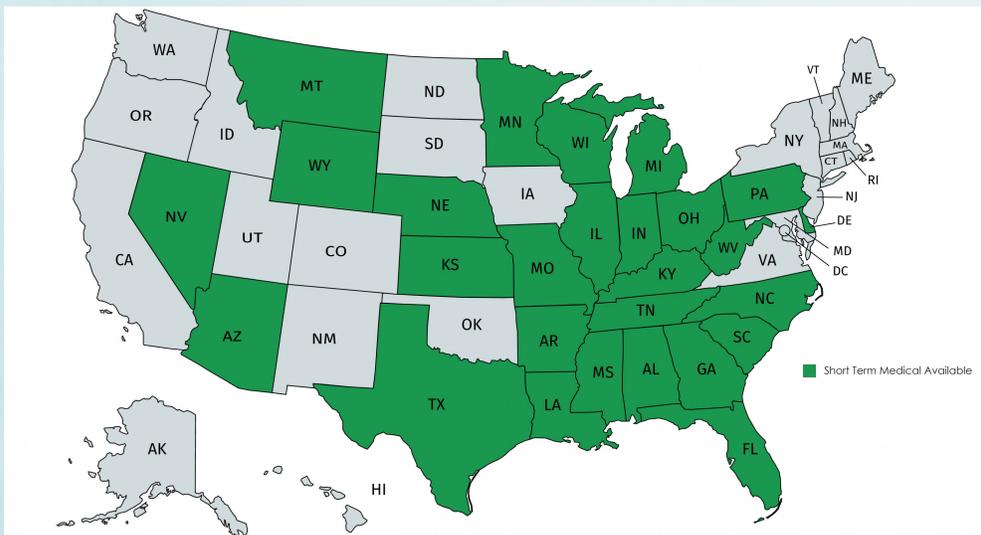
Short term health insurance plans can be cancelled at any time without penalty. If you need coverage for longer, you may be able to apply for another short term insurance plan. However, for any subsequent plan, whatever you received treatment for under a preceding plan will be considered a preexisting condition.

**If I’m looking for the best short term health insurance price, do I have options to help me save money?**

Yes. Choosing a plan with fewer benefits, or a higher deductible, or staying in network for your care are all effective ways to potentially save money.

**Can I pair other plans with a temporary health insurance plan?**

Yes. Short Term is often combined with other supplemental health insurance plans to help round out coverage. Dental, Vision, Accident and Critical Illness plans are commonly paired with Short Term medical insurance plans.



If you would like to speak with us about carrier options in the highlighted states, we are available to assist you with Short Term Medical options. If your state is not colored green, Short Term Medical options are not available to you.

We can discuss other alternatives available in your state.

We look forward to speaking with you soon.



800-936-1405