

# Understanding Short-term Health Insurance:

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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 solution to help fill gaps in coverage. Consider short-term health insurance if you're:

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

In these situations where you are stuck in a coverage gap, finding the best short-term health insurance plan can be just the right solution.

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

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## Questions & Answers

**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, each family members will need to meet the 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. This depends on your state's definition but typically means something a 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 extend your current insurance plan.

**How quickly can I get coverage?**

Many short-term health insurance plans can take effect is the day after your application is received. Or you can choose a later effective date based on your individual needs.

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

Sometimes preventive care is covered under a short-term plan. Check the plan details for more information.

**Will prescriptions be covered by short-term health insurance?**

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

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

Possibly, but check the network offered by any short-term health insurance for the inclusion of doctors that are important to you.

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

Some plans may require you to select a PCP as your 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.

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

Referrals are not normally required with short-term medical plans, some insurance plans may differ, so be sure to check the details of the plan.

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

No. This does not meet the “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.

### 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. Temporary health insurance costs less than ACA health plans, but this option may make sense for your situation.

### Is short-term medical insurance limited to annual enrollment periods?

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

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

Generally, yes. As always, check the short-term plans in your area.

### 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 thought?

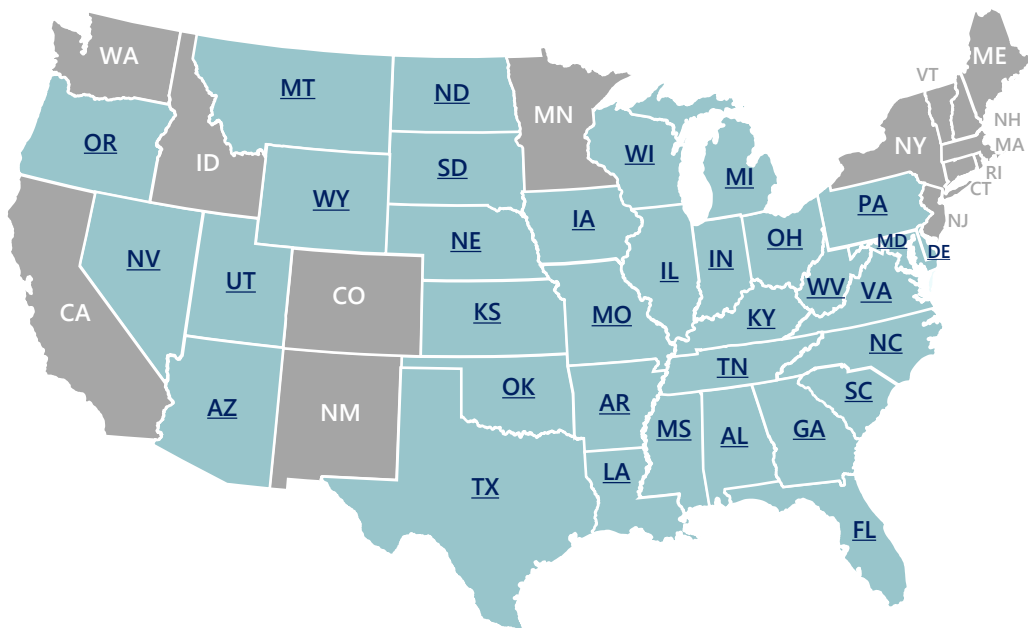
Short-term health insurance plans can be cancelled at any time without penalty. If you need coverage for longer, you may be able to apply for another short-term insurance plan. However, for any subsequent plan, whatever you received treatment for under a preceding plan will be considered a preexisting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

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

Yes. Choose a plan with fewer benefits, or a higher deductible, or stay in network for are effective ways to save money.

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

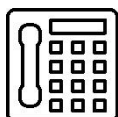
Yes. Short-term is often combined with other supplemental health insurance plans to round out coverage. Dental, Vision, Accident, and Critical Illness plans are commonly paired with short-term medical insurance plans.



If you would like to speak with us about carrier options in the highlighted states, we are happy to assist you in understanding your short-term medical options. If your state is gray, short-term medical options are not available to you.

Click on your state and it will take you to your local short-term exchange.

We look forward to speaking with you.



800-936-1405