

## ***A Guide in Brief to Short-Term Health Insurance***

### **Short-Term Insurance Compared to Obamacare Major Medical Insurance**

	Major Medical Coverage	Short-Term Coverage
<b>When can coverage start?</b>	Usually within 2-6 weeks	Usually within 1-14 days
<b>Can I buy year-round?</b>	No	Yes
<b>Can my application be declined because of pre-existing conditions?</b>	No	Yes
<b>Will it cover maternity care?</b>	Yes	Most plans do not
<b>Will it cover some prescription drugs?</b>	Yes	Some plans will (up to 70% of plans sold on eHealth cover some drug costs)
<b>Will it cover visits to the doctor?</b>	Yes	Yes, but typically not for pre-existing conditions or other exclusions
<b>Will it cover things like hospitalization due to injury or serious illness?</b>	Yes	Yes, but typically not for pre-existing conditions or other exclusions
<b>Can it be purchased with a government subsidy?</b>	Yes, if you qualify	No
<b>Does it have a dollar limit on total benefits that may be paid by the plan?</b>	No	Yes
<b>Can I renew it every year as long as the plan is available?</b>	Yes	No, but you can usually re-apply up to two or three times
<b>How much does it cost?</b>	\$440 per month, based on national average of plans at <a href="#">eHealth</a>	\$110 per month on average, based on national average of plans at <a href="#">eHealth</a>

*Please note that this chart is just a summary of typical features of certain types of plans, but the benefits and limitations of specific plans may vary. You should always carefully review the official documentation for any plan you consider purchasing to make sure you understand that specific plan's benefits and limitations.*

### **Five Things Consumers Need to Know When Considering Short-Term Coverage**

**1. Short-term plans offer meaningful (but limited) coverage:** Short-term plans can provide protection against unexpected medical expenses arising from an accident or hospitalization for a serious illness, typically after the deductible is met. However, these policies generally will not cover pre-existing medical conditions, maternity care, retail prescription drugs, and other benefits required of major medical plans under the ACA.

**2. Short-term insurance is less expensive than ACA plans:** As recently reported by [eHealth](#), the national average cost of individual short-term coverage for plans available at eHealth in 2017 was \$110 per month, a figure that hasn't changed significantly since 2014. By comparison, the national average individual premium for major medical coverage compliant with the ACA available on [eHealth.com](#) is \$440 per month.

**3. Short-term coverage is temporary:** Whether you enroll in a short-term plan for a period of one month or for a maximum term approaching a year, you will need to re-apply for coverage at the end of that period if you want to continue. In addition, any amounts spent to satisfy a deductible or other requirements under one policy will generally not carry over to another policy term.

**4. Short-term insurance is typically not guaranteed:** It's possible to be declined based on your medical history (though that's the not the case with all short-term policies). Once your plan's term is complete, you will typically not receive automatic approval for a new coverage period, and any new medical conditions that arose during the duration of your previous plan may be excluded by a new plan.

**5. Short-term coverage is changing:** With the rescinding of that 90-day coverage limit, consumers can expect new short-term products to be available in the market, and at [eHealth.com](http://eHealth.com), soon. New short-term health insurance products may also include options for limited coverage of pre-existing medical conditions or limited coverage for maternity care.

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