Do you have a pre-existing condition?
Short-term plans can turn you down, refuse to cover your condition, or charge you higher premiums.

Do you use prescription drugs?
Most short-term plans don’t provide coverage for prescription drugs. (It’s a pretty safe bet that no short-term plan will cover clotting factor!)

Do you have, or anticipate having, expensive medical needs?
Short-term plans can cap how much they will pay in benefits.

Even if you’re healthy now, are you concerned about protecting yourself in case you might get sick?
Short-term plans may leave you dangerously under-insured against illness or accidental injury.

Do you think you might become pregnant?
Short-term plans do not cover maternity benefits.

Do you use mental health services or substance use disorder treatment?
Most short-term plans do not cover these services.

Are you worried about your ability to pay your copays and deductibles?
Short-term plans have higher deductible amounts and don’t have to limit patient out-of-pocket spending.