



WHAT YOU NEED TO KNOW:

SHORT-TERM HEALTH PLANS



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.