

Short Term Medical Insurance

Short term medical insurance provides protection to people who find themselves in between jobs, school to job, moving or experiencing a gap in health coverage.

Pros & Cons

Pros

- Affordable
- Effective net day
- Broad provider networks
- Coverage can be for as little as 30 or as much as 90 days
- Many deductible and cost sharing options available
- 10 Day free look period

Cons

- Pre-existing conditions not covered
- Not considered Minimum Essential Coverage under the Affordable Care Act and you may be subject to the individual mandate penalty
- Preventive services not covered
- Prescription coverage only for inpatient hospital stays
- Limited number of enrollments
- Deductibles reset with each enrollment
- Some health questions

Call Your Trusted Timesaver™ consultant today for more information.