

Short Term Health Insurance

Short term medical insurance is essential for recent graduates, individuals in between jobs and waiting for employer insurance to kick in, and part-time employees. Early retirees can also purchase short term medical insurance. Generally Plans can be purchased for 30 days to 360 days (varies by state), with coverage beginning the next day.

A quick guide for Short term health insurance

- Check if the coverage benefits include outpatient care, hospitalization, diagnostic tests, surgery, ambulance charges and doctor visits as it may vary by state.
- Prices differ depending on which state you live on and also vary depending on your lifestyle.
- Make sure about the range of deductibles, co-pay, and benefits offered by the plan.
- Be aware that Short term health insurance does not cover pre-existing conditions, pregnancy, cosmetic surgery, and eye & dental care.
- Compare quotes from COBRA and all other short term health insurance providers. Do not shop based on price alone and only buy from reputable companies.
- On making payments to short term insurance plans, make sure that you get a receipt and contact details.