



If you have questions or concerns about short-term health insurance, you may contact the Pennsylvania Insurance Department's Consumer Hotline at **1-877-881-6388**.

Thinking about buying a Short-Term Health Insurance Plan?

What should I know about short-term health insurance?

If you are buying short-term health insurance, you need to pay very close attention to what is covered because these plans do not have to meet the minimum requirements for comprehensive coverage under the Affordable Care Act. Let's look at some questions you should ask...

**Short-Term Health Insurance Plans are also known as Short-Term, Limited-Duration Insurance.*

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Health insurance helps you to be prepared for the unexpected. If you are thinking about purchasing short-term health insurance, it is important to ask questions...

| | Affordable Care Act Health Insurance Plans | Short-Term Health Insurance |
|---|---|--|
| Can I get insurance even if I have a preexisting condition ? |  |  May exclude your preexisting conditions or deny your application outright because of them |
| Is there mandatory coverage of Essential Health Benefits (EHBs) like... | | |
| Outpatient Care |  |  Not required to cover EHBs |
| Emergency |  |  |
| Hospitalization |  |  |
| Maternity and Newborn Care |  |  |
| Mental Health & Substance Use Disorder |  |  |
| Prescription Drugs |  |  |
| Rehabilitative/Habilitative |  |  |
| Laboratory Services |  |  |
| Preventive and Wellness |  |  |
| Pediatric Oral and Vision Care |  |  |
| Are prescription drug benefits required ? |  |  Not required to cover prescription drugs |
| Is the insurance company prohibited from setting an annual or lifetime limit on the amount they will pay? |  |  Can set lifetime and annual dollar limits to the amount they pay |
| Is there an out-of-pocket maximum for my deductible, co-insurance and co-pay? |  |  Does not have out-of-pocket cost limits for you |
| Are preventive services required to be covered at no cost to me? |  |  Not required to cover preventative services. You can be charged for preventative services. |
| Is there an internal appeals and external review process if I want to dispute a claim? |  |  Not required to provide an appeals process |
| Is there a limit on administrative expenses, including profits? |  Insurance companies must spend at least 80% of your premium dollars on medical expenses |  No constraints on how they use premium dollars |

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