



Short-Term Health Insurance

You've just graduated from college or moved out on your own, and you're no longer covered under your parents' health insurance plan. Or perhaps you've flown the coop on your cubicle job and you're looking for the next big thing. Maybe you've found a new job, but your new employer's group health insurance plan won't kick in until you've been with the company for three months. These are good reasons to look into short-term health insurance if it's available in your state.

What's in a name . . .

As the name implies, short-term health insurance typically offers coverage for 30 to 180 days, although some plans will cover you initially for up to 12 months. If your short-term need runs longer than the coverage, you may be able to renew the plan, but don't count on anything beyond a year.

Most short-term plans will cover you in the event of an accident or a sudden illness. As you might expect with almost any health insurance plan, short-term plans may have benefit limits, and you'll be required to cover an initial deductible and to make co-payments. You'll be allowed to pick your own doctors, hospitals, or other health-care providers. You'll get coverage for inpatient and outpatient services, hospital room (including intensive care unit) and board charges, lab examinations, and X rays. These plans rarely require a physical exam, and coverage often begins as soon as the insurer receives your application and first premium payment. Check with the provider for complete information on coverage and the application process.

. . . And what's not

To keep the premiums down, short-term health insurance plans don't offer all of the benefits of permanent plans. Most won't cover treatment of a pre-existing condition (i.e. an illness or injury that has produced signs or symptoms, or for which you've received treatment, in the past five years). In addition, these plans don't cover routine medical exams, preventive care, dental or optical care, or pregnancy and childbirth expenses.

Short-term health insurance policies are exempt from the Health Insurance Portability and Accountability Act of 1996. Insurance carriers issuing these policies don't have to guarantee their renewability, and most don't. They also don't have to waive any pre-existing condition limitations for individuals otherwise eligible for those waivers.

But despite their limitations, short-term health insurance plans can help you fill the gaps in your health insurance coverage. And that's just what the doctor ordered!

Please note that this description/explanation is intended only as a guideline.

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