

# IS SHORT-TERM MEDICAL INSURANCE A GOOD FIT FOR YOU?



## SHOPPING FOR COVERAGE OPTIONS?

See if a short-term medical (STM) plan could be right for you.

### PROS

#### CONSIDER STM COVERAGE IF:

##### You can't afford other insurance options:

- STM plans may be a more affordable option.
- With STM coverage, you have a choice of deductible and coinsurance amounts.

##### You're between jobs or waiting for coverage to begin and need coverage quickly:

- You pick the length of coverage you need, from 30 to 180 days.
- There's no waiting period.
- You can get a quote and apply in just a few minutes.
- Coverage can be begin as soon as the next day.

##### You missed the Affordable Care Act (ACA) Open Enrollment deadline:

- There's no deadline to enroll in STM plans.
- You can apply anytime during the year.

##### A major medical plan does not fit your needs:

- You don't go to the doctor often and/or you don't take prescriptions regularly.
- You are OK with having limited health coverage that excludes preventive care, maternity coverage, and pediatric vision and dental, among other services.

### CONS

#### DO NOT CONSIDER STM COVERAGE IF:

##### You have a pre-existing medical condition:

- Unlike Affordable Care Act (ACA) plans, STM plans may not cover pre-existing conditions.
- Your health history will determine if you qualify.

##### You want major medical coverage:

- STM is considered limited medical expense coverage.
- STM plans do not cover preventive care, pregnancy or child birth, prescription drugs, and other treatments or services required under the ACA.
- STM is temporary coverage and is only available for 30 to 180 days.

STM plans are offered by The IHC Group and underwritten by Independence American Insurance Company (IAIC), a member of The IHC Group. The IHC Group and IAIC are independent companies that do not provide, offer, or sell BCBSAZ products or services and are solely responsible for the products and services they provide. Short-term medical (STM) insurance is temporary coverage with limited benefits. It is not ACA-compliant, may not cover pre-existing conditions, and is not guaranteed-issue.

For more information, visit [azblue.com/short-term](http://azblue.com/short-term).



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