

Short term health insurance may be a wise choice for recent college graduates or others who will be uninsured for a short time. Although temporary health insurance plans won't be a permanent solution to your health care needs, they will ensure continuity of [coverage](#).

What is Short Term Health Insurance?

Temporary health insurance plans cover you for a short period, usually from one to six months. A few providers extend their coverage up to 12 months. These plans are great for people who end up "between" insurance plans. For example, a recent college graduate may no longer be covered by his or her parents' policy and may not have a job offering benefits yet. Since having no coverage can mean delaying necessary treatments or incurring expensive medical bills, a short term health insurance plan would provide coverage until the individual can get long-term coverage through an employer or a private plan.

Does Everyone Qualify for Temporary Health Insurance?

To qualify for most short-term health insurance programs, you need to be in fairly good health and be under 65 years of age. For some plans, coverage can be extended to dependents under the age of 19, or under 25 for dependents who are full-time students.

Temporary health insurance usually does not cover pre-existing conditions. Each state defines pre-existing conditions differently, but most describe it as any illness or health problem that you have been diagnosed with during the last 3 to 5 years. You can learn more about your health insurance rights, including your state's definition of pre-existing conditions, by visiting Health Insurance Info (www.healthinsuranceinfo.net).



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Can Short-term Health Insurance be extended?

In general, temporary health insurance plans end after the specified policy period. Normally, these plans can not be renewed, and you'll need to find health insurance coverage through a long-term plan. Most temporary health insurance providers also provide long-term plans. You can learn more about long-term health insurance by reading our articles on "Individual Health Insurance" or "Health Insurance Coverage."

If you expect to need insurance for longer than six months, you should consider an individual health insurance plan rather than a temporary plan.

What Happens if You are Injured or Become Chronically Ill While Covered by Short Term Health Insurance?

Depending on the deductible amount you chose when signing up for your policy, you may incur some medical costs. For example, if your deductible is \$1000, then your insurance policy won't start paying any of the costs until after the first \$1000 in expenses. For this reason, it's a good idea to choose a lower deductible even though it may mean higher premiums. Some policies may not cover all of your medical expenses either. You may be expected to pay 20% while the insurance covers the other 80%, for instance.

Before you choose a policy, you need to ask questions about how much of your expenses will be covered. Other costs, such as prescriptions, are typically not covered by your policy either.