

# Invest in Your Long-Term Health with a Short-Term Health Insurance Policy

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## Why do you need a Short-Term Health Insurance Policy?

As much as we would like them to, things don't always work out perfectly — and sometimes that leaves us with gaps in our health coverage. Short-Term Health Insurance is the answer. Whether you're applying for new coverage, waiting for your new coverage to start, looking for coverage until you can start Medicare, or between jobs, Short-Term Health Insurance can provide you with the coverage you need to bridge the gap.

*Policy features may vary by carrier.*

## Are you adequately covered?



**8.5%** of Americans currently do not have any form of health insurance.

## What Does Short-Term Health Insurance Cover?



### Immediate Coverage

Unlike most health insurance, Short-Term Health Insurance Policies prioritize getting you covered quickly. That means no drawn-out application or approval process and no long wait times. In some cases, you may even see your coverage activate within 24 hours of applying.



### Year Round Enrollment

Most health insurance plans have strict enrollment periods. So if you find yourself needing coverage outside of an enrollment period, you're often out of luck. Short-Term Health Insurance typically does not have enrollment periods — meaning you can apply for your coverage when you need it.



### Essential Healthcare

Short-Term Health Insurance is designed to bridge the gap between your existing coverage and coverage that you will obtain in the future. In the interim, your policy should cover treatment for illnesses, emergency services and hospitalization, lab services and tests. Some policies may also cover preventative and wellness care, prescriptions, and pediatric care.