

## FINANCIAL & INSURANCE **SOLUTIONS**

A Short Term insurance plan bridges the gap if there is a need to wait for other insurance to begin, or the Gestational Carrier is between jobs. This policy is a great option to cover complications from pregnancy if the transfer will happen within a couple months of the ACA Open Enrollment period beginning.

PREMIUM PRICE RANGE

\$200-\$500 PER MONTH **DEDUCTIBLE** 

\$1K-\$10K

OUT OF POCKET
MAXIMUM

\$2K-\$25K

**TOTAL COST\*** 

PREMIUM
+
DEDUCTIBLE
+
OUT OF POCKET
EXPENSES

Short Term Health Plans will only be available for a three-month term with a one-month renewal. In order to be eligible for the renewal you cannot be pregnant or have started meds. EXAMPLE: If purchased in September, the policy would run a maximum of 90 days from the effective date and would leave exposure in December. If purchased October - December and then placing an ACA plan, there would be no lapse in coverage. Short Term health plans only cover complications of pregnancy and as such, the Deductible and Out of Pocket Maximum will likely not be reached. Typical costs will include: Premium plus cash rates of routine maternity visits. Should a complication exist, Deductible and Out of Pocket Maximum will take effect.

Underwriting is required at time of application

Covers
primary care and
specialty care
on a limited basis

Initial Policy Period 30-90 days Coverage not available in these states: CA, CO, CT, DC, HI, MA, ME, MN, NH, NM, NJ, NY, RI, UT, VT, WA

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