



## Insurance.com Explains How to Compare Short-Term Health Plans with Affordable Care Act Options

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*Analysis shows when short-term health plans may make sense and when consumers may be better off with Affordable Care Act (ACA) coverage. There is still time to enroll in ACA in certain states*

**Foster City, CA – December 16, 2019** – [Insurance.com](https://www.insurance.com), a one-stop destination for unbiased, expert advice on health, home, auto and life insurance, just released new insights into when a short-term health plan should be considered, and when they should be avoided.

Insurance expert, Jan Dubauskas, vice president and senior counsel for Health Insurance Innovations/Agile Health Insurance, observes that some consumers mistake short-term health plans as an alternative to Affordable Care Act (ACA) plans, when they're actually a more appropriate alternative to COBRA coverage.

An analysis shows that short-term plans can be an appropriate solution for people in the following circumstances:

- Unemployed
- Newly-employed and awaiting health benefit eligibility
- Generally healthy people who are unable to afford COBRA premiums
- Coverage is needed outside of ACA open-enrollment period

While most Americans can have a short-term health plan for as long as 36 months, there are certain limitations:

- 5 states prohibit short-term health plans
- 2 states restrict short-term plans to six months
- 6 states allow short-term plans for only three months, with no potential for renewal

ACA plans cover 10 essential health benefits, as well as pre-existing and chronic conditions. While most states' open enrollment runs between November 1 and December 15, seven states have longer open enrollment periods, as late as January 31 in one case. It is also possible to sign up or make changes to an ACA plan if you have a qualifying life event outside of open enrollment windows. On the other hand, you can sign up for a short-term plan at any time.

Factors to consider when choosing between a short-term health plan and an ACA plan:

1. Overall cost
2. Subsidies (ACA plans can access government subsidies)
3. Your health
4. Options available to you in your location

Insurance.com managing editor, Les Masterson, wants consumers make the best decisions when they are contemplating a short-term health plan vs. ACA plan, and in certain states, people have more time that they may realize to make that determination.

"There's a lot to consider and the stakes can be very high when selecting health insurance coverage," notes Masterson. "We prepared this assessment, drawing on our own expertise as well as that of a noted industry expert, to help people determine the best option for their unique circumstances."

The report on critical differences between short-term health insurance and ACA plans is available here: <https://www.insurance.com/health-insurance/aca-short-term-plans-whats-better>

Les Masterson is available to comment on this analysis and answer questions about how consumers can choose health coverage that is right for them.

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