VETERAN / FAMILY OWNED & OPERATED

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Short-Term Medical Plans

Major medical coverage outside the Marketplace

A real alternative, broader networks, lower premiums, plans that can last up to 3 years.

WHAT IT IS

Short-Term Medical (STM), including extended-duration plans available up to 3 years in many states, is major medical coverage sold OUTSIDE the federal Marketplace. It works differently than ACA plans: medical underwriting applies at application, networks are often broader (frequently PPO), and premiums are typically lower for healthy individuals and families. There are real trade-offs to know, but for the right person, it's not a fallback. It's often the better deal.

WHO IT'S RIGHT FOR

Healthy individuals and families
Without major ongoing conditions

No ACA subsidy eligibility
Can't afford full unsubsidized Marketplace

Want a wider PPO network
Often broader than ACA HMO/EPO

Want a 3-year plan (where allowed)
No annual reapplication

Self-employed, freelance, between jobs
Outside employer coverage

HOW IT WORKS + WHAT TO KNOW

Sold by private carriers
Not through Healthcare.gov

Medically underwritten
Pre-existing conditions usually excluded

Maternity NOT covered
Major gap if family planning

Mental health + Rx
Covered with tighter limits than ACA plans

3-year extended plans common
PPO networks; no annual reapply

THE 3 THINGS PEOPLE GET WRONG

1. **"Short-term medical is the same as the Marketplace."**
   It is not. It's outside the ACA system, different rules, medically underwritten, and often broader networks. With the right plan, it can outperform Marketplace coverage for healthy people without subsidies.
2. **"It's just a 4-month stopgap."**
   That was a federal limit for a time. Many states now allow extended-duration plans, including 3-year plans. Some are renewable. Rules vary by state, ask Craig what's available where you live.
3. **"The Marketplace is always the better choice."**
   Only if you qualify for a meaningful subsidy or you have pre-existing conditions, family-planning needs, or major ongoing Rx/mental-health care. If you're healthy and don't qualify for a subsidy, short-term often wins on cost, network, AND deductible flexibility.

MARKETPLACE OR SHORT-TERM, HOW TO THINK

Skip STM if: you have pre-existing conditions you'll need treated, you're planning a pregnancy, you have major ongoing mental health or Rx needs, or you qualify for a meaningful ACA subsidy. Marketplace wins in those situations. **Pick STM if**: you're healthy, you don't qualify for a subsidy, you want a wider PPO network, you want to build the plan with the deductible and copays that fit YOUR situation, and you want the stability of a multi-year plan you don't have to reapply for every year. For the right healthy buyer with no subsidy eligibility, this is often the best deal.

Curious if short-term beats the Marketplace for you? Call or text Craig, I'll help find the best plan that fits your medical and financial needs.

Don't go underinsured when you can be Insured AF.

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