

Short-Term Medical Insurance Plans

Consider short-term medical insurance to bridge a health insurance coverage gap

There are many reasons you may need temporary health insurance. Perhaps you were laid off or let go and need coverage while in between jobs. Or maybe you missed the open enrollment period for ACA plans or for other major medical coverage. Whatever the reason, a short-term medical plan may help.

#### You can apply for coverage for a specific period

Short-term medical plans include flexible terms. You can generally get coverage from 1 month to 364 days. And, in some cases, you can renew your coverage for up to 36 months.

## Short-term medical plans are similar to major medical insurance, with some key differences

Like major medical insurance, short-term medical plans have monthly premiums, deductibles, co-insurance, co-pays, and out-of-pocket maximums. But unlike major medical insurance, short-term medical plans:

- Are typically more affordable
- Offer simplified underwriting for an easier application process
- Provide fast approval—many applicants can receive coverage within a day of applying.

#### AVMA members can easily shop and compare plans

Applying for coverage is easy with our online quoting and enrollment platform. For your convenience, the Affordable Care Act medical options are also available on this platform. **Visit www.getmedical.com/avmalife to get started today.** 

### We're here to help

For questions and assistance, call **844.535.7397** to speak with an experienced benefit representative. You can also contact Belkys Llanes, member advocate for AVMA Trust, at **847.241.5083** or **belkysllanes@AVMALIFE.com**.

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