

Consumer Tips

PURCHASING A SHORT-TERM HEALTH INSURANCE POLICY

Study the marketing materials, including web pages, thoroughly to ensure you understand the benefits of the plan you are considering. Be sure to review policy exclusions, disclaimers, and a copy of the contract, if available.



- Verify the insurance company and agent are licensed to do business in Florida by visiting the Office of Insurance Regulation and Department of Financial Services company and licensee searches.
- Be sure your pre-existing medical conditions, if any, are covered under the policy and determine if there is a waiting period before coverage will start.
- If the plan includes a provider network, determine if your preferred doctors and hospital are included.
- Review the plan to confirm if coverage for benefits that are important to you such as prescriptions, maternity, emergency room, or preventive care are included.
- Determine if there is a lifetime maximum or specific limitations on certain services that are of interest to you.
- Review the policy's potential out-of-pocket maximum amount for deductibles, co-insurance and co-payments.
- Explore all coverage options to ensure you select the best policy to meet your needs. Options may include a short-term limited duration insurance policy, continuation of your group health coverage from your prior employer, if any, or a comprehensive Affordable Care Act (ACA) policy on or off the Marketplace if you qualify for a special enrollment period outside of the annual open enrollment period.



Visit the [Division of Consumer Services overview on Short-term Limited Duration Insurance](#) for more information.