

What you need to know:



NON-STANDARD HEALTH PLANS

DRAWBACKS *and Dangers*



Do you have a pre-existing condition?

Skinny plans can turn you down, refuse to cover your condition, or charge you higher premiums.



Do you use prescription drugs?

Most skinny plans don't provide coverage for prescription drugs. (It's a pretty safe bet that no short-term plan or HCSM will cover clotting factor!)



Do you have, or anticipate having, expensive medical needs?

Skinny plans can and do cap how much they will pay in benefits.



Even if you're healthy now, are you concerned about protecting yourself in case you might get sick?

Skinny plans may leave you dangerously under-insured against illness or accidental injury.



Do you think you might become pregnant?

Skinny plans typically do not cover maternity benefits.



Do you use mental health services or substance use disorder treatment?

Most skinny plans do not cover these services.



Are you worried about your ability to pay out-of-pocket expense for your care (copays and deductibles)?

Short-term plans have higher deductible amounts and don't have to limit patient out-of-pocket spending. Many HCSMs do not formally guarantee to pay any medical costs!



Get the Most Bang for Your Buck

Buy an insurance plan that meets your needs!

Avoid "skinny" plans: short-term health plans, health care sharing ministries (HCSMs), and other forms of non-ACA compliant coverage. These products (often widely advertised!) won't offer the benefits you need, and may leave you exposed to high out of pocket costs for care.

To get the coverage you need, look for plans that meet ACA standards.

Start your insurance search at [healthcare.gov](https://www.healthcare.gov). Remember, you may be eligible for tax credits to help you pay your premiums if you buy a plan on the ACA marketplace.