

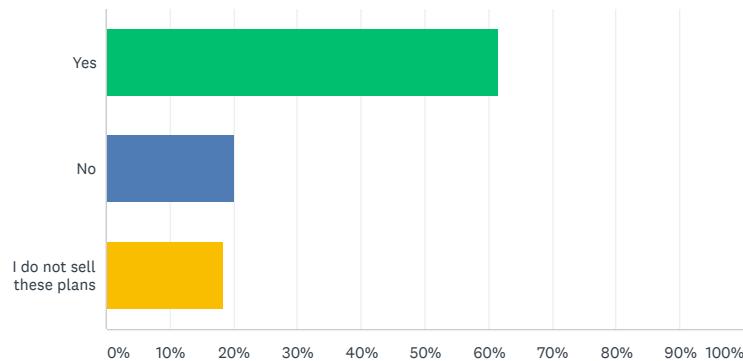
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Short Term Medical Plans

[QUESTION SUMMARIES](#)[DATA TRENDS](#)[INDIVIDUAL RESPONSES](#)**Q1**

If you sell Short-Term Medical (or Transition plans), are you aware that current law now disallows your client from replacing one STM with another STM even if it's through a separate insurance company? (Requiring them to experience a 63-day break in coverage.)

Answered: 65 Skipped: 0

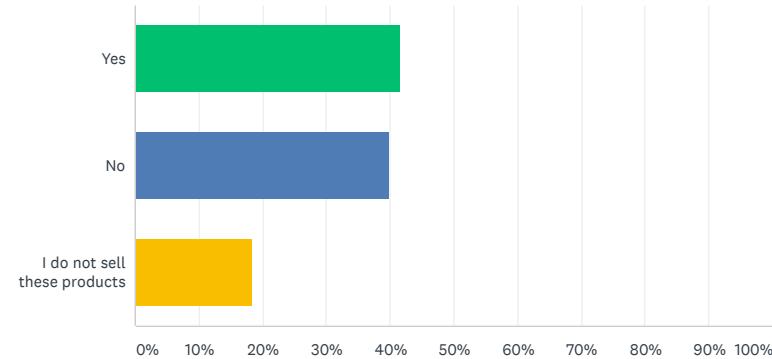
**ANSWER CHOICES****RESPONSES**

Yes	61.54%	40
No	20.00%	13
I do not sell these plans	18.46%	12
TOTAL		65

Q2

Have you had any negative experiences with this new rule?

Answered: 65 Skipped: 0

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65 responses

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TOTAL

65

Q3



The IAHU Legislative team is working on fixing this consumer restriction. Can you provide any case-examples that we can use in our negotiations with the Department of Insurance and state regulators?

Answered: 35 Skipped: 30

This rule completely restricts the consumer's ability for an additional choice in covering their healthcare needs. The short term plans are mostly affordable and offer decent coverage to protect people from medical bankruptcy. People are willing to take short term plans back to back as a responsible effort in providing themselves a safety net. ACA plans and expanded short term plans are too expensive for those that do not qualify for aptc. We must allow consumers the option to have back to back short term plans.

8/20/2020 8:26 AM

I've had two instances where the client was insured through Blue Cross. The policy expired and now there is no availability of coverage until 1/1/2021. There are some peoples who don't agree with the high deductibles and premium which are available through the ACA and are in good health.

8/20/2020 8:18 AM

For those who are just above the 400% FPL and don't qualify for an APTC, the premiums can be horrendous. For example, for a 60 year old, lowest premiums would be around \$800. During this time when businesses are hurting, some people will decide to go without insurance because the full premium will be the difference between them paying their mortgage, rent or groceries. Short term medical plans at least allows them to keep coverage for the catastrophic incidents that would financially wipe them out. Generally people on STM are not concerned with coverage on a dr visit here & there, they want peace of mind for the major services. The largest group in this exact situation are

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65 responses

Yes Please contact me directly! I have many.

8/25/2020 6:26 AM

I do not sell many of these, Had a client that did not have a SEP and could only get a 6 mo Short Term plan and was going to be without coverage for 3 months because of this.

8/21/2020 6:33 PM

I work with a handful of Idaho State University students that are not eligible for tax credits because of income and do not want Medicaid. As young healthy individuals, these students cannot afford the costs of the Access Plans and have been jumping from one short term plan to another. For some people, this is the only way they can afford health insurance. In most situations, because of the 63-day law, these individuals have decided to go uninsured.

8/21/2020 4:35 PM

I think it is a fine rule so I don't need it changed

8/21/2020 4:18 PM

I haven't sold any policies for the last year so don't have any examples to share.

8/20/2020 8:01 PM

Problem with the new law change, when a current ST client's coverage terminates they are forcing them to either purchase higher cost insurance via "Extended Short Term" or go without insurance. Clients who take non renewable Short Term insurance understand the risk they are taking when they purchase this type of insurance regarding Pre-Existing. If the client has a pre-existing condition, it is simply not covered under the new Short Term Policy. Why the State of Idaho is forcing people to go uninsured and not giving them the ability to make their own financial decisions is beyond me. People need options. I do have a client that is on a SelectHealth Short Term policy. She has had major claims (heart attach) that have been fully covered by the SH Short Term policy. Thank god she was able to purchase this Short Term policy without a break of 63 days!!!. This policy will terminate in September. She still needs affordable insurance to get her through to Open Enrollment (or 1/01/2021) so she can evaluate her options . Because of her recent claims, she will be max rated if we apply for coverage for an Extended Short Term policy with SelectHealth or Blue Cross making insurance simply not affordable. Because of the new rules, she will not be covered for the pre-existing condition as well she will be fully uninsured for any new medical conditions that arise in the next 63 days because she can not afford the higher cost insurance. At lease with a new Short Term Insurance policy she has some coverage to protect her from unexpected claims.

8/20/2020 3:06 PM

45 year old family of a school teacher that cannot afford to spend 1/3 of their income on health insurance they were buying short term insurance for the wife and children and now in the middle of COVID 19 they are required to go two months without coverage before they can get a policy to get them around to open enrollment.

8/20/2020 3:00 PM

I have many clients who are in their last year to 18 months of individual coverage needed before Medicare effective. Luckily they are healthy and pay cash for their meds, but the restriction of not being able to purchase a second 6 months of Short term coverage leaves them hanging at high risk now, especially with COVID 19 looming. I end up losing these clients as I have to refer them to a Christian network for the last leg of their coverage, Or find an out of state plan with a limited Idaho doctor network, at 1/3 again the cost of our local Idaho plans. I have many clients whose plans are terming this year, who do not want to pay the higher price for an exchange plan their last year. If these people get sick, it's on the taxpayer to cover the cost of their treatments, especially if their only recourse is to claim bankruptcy.

8/20/2020 2:33 PM

We have written these plans. Planning on being able to move to another carrier. This has left a few consumers without coverage.

8/20/2020 12:05 PM

Not yet

8/20/2020 11:50 AM

I don't remember Bluecross informing us of the changes to their application in April that added "or any other carrier" to the last question (their March 2020 app doesn't have this wording). National General Short term lists that "Idaho Rewrite Limits: Requires 63 day gap in coverage from a National General STM plan in order to obtain another National General STM plan." This is how agents have always interpreted this rewrite is 63 days break to write another policy with the "SAME CARRIER".

8/20/2020 11:45 AM

Our agency "Intermountain Agency" wrote several short term clients, earlier in the year before the law was passed, with the intent of writing another short term policy thru a different carrier to give the client coverage thru the end of the year.

8/20/2020 10:45 AM

I make sure that my clients are aware of this from the start. I know they would prefer to have the option to enroll in another Short Term plan with a different carrier, when their current plan ends.

8/20/2020 10:43 AM

Honestly-I don't believe that these policies should be sold as a long term solution they aren't designed for that purpose. I am frustrated that the enhanced plans cost as much as they do.

8/20/2020 10:35 AM

I have a client who has been using Short Term to get her through to medicare. She doesn't qualify for APTC and the premium for the Esstenial plans were over \$1000 due to a past medical situation that is over with. She was forced to go without and go to a HealthShare for the last days until medicare. Overall, the cost of the essential plans have been too high for consumers leaving a huge gap in coverage.

8/20/2020 10:30 AM

Sometimes with the current limit of 6 months, there could be a lapse in coverage before the next open enrollment if they miss this.

8/20/2020 9:59 AM

with the costs of the metal plans, many clients can not afford the metal plans. the STPs offer a chance to have insurance instead of going with the faith based plans that have refused to pay may claims.

8/20/2020 9:53 AM

It is always a risk with the STM plans having the 63 gap in-between plans. Must always disclose this and make sure noted so no issues. There seems no reason to have to have gap when they would be having a NEW deductible, etc. with new carrier or with new STM plan same carrier.

8/20/2020 9:51 AM

I will anonymously admit that I'm ignoring the rule for the benefit of my clients - otherwise I would certainly have stories to share of the negative impact it is having on many of them...

8/20/2020 9:37 AM

I had a client that had an expired Short Term policy well beyound the 63 days and the enrollment system would not allow enrollment into a new ST with a different carrier.

8/20/2020 9:35 AM

With brokers and clients unaware of this change, it put at least one of my clients in a bad situation because they believed the could make this change during the last quarter of this year. Now they are uninsured until OEP.

8/20/2020 9:32 AM

Family was on short term (SH), it ended, cannot afford any of the premiums of Modified Short term plans, couldn't enroll with BC because of question. Now going uninsured.

8/20/2020 9:09 AM

I thought this has been in place for years and wasn't new

8/20/2020 9:04 AM

It is just difficult and frustrating for people to be stuck without any coverage at the end of their coverage. We were really excited about the Enhanced short term plans, but when they don't deliver the needed savings, they are not as valuable. When people cannot afford any other insurance options but short term plans, it is difficult to service them. I have a client I thought for sure would qualify for medicaid, so I told him to go apply. He applied after open enrollment and did not qualify because of gifts from his mother. We put him on a Lifemap Short term plan and then tried to put him on Blue Cross, like we had in the passed. Blue Cross had updated their application to state that if you had prior short term coverage, you could not enroll till after 63 days. This gentleman waited the 63 days and is now covered again. Thank you.

8/20/2020 8:58 AM

I've had about 15 families that have opted to enroll in a short term plan as opposed to a Christian health share plan. We've had to change their short term plan between carriers every 6-10 months. With this change to the short term plans, we are now no longer allowed to do this to cover them for the entire year. We would be required to have a 63 break in coverage. Please fix this for the families that would like to have a regulated health insurance plan versus a Christian health share plan. Thanks!

8/20/2020 8:52 AM

It is meant to be a short term solution not a long term medical plan. The ACA is best solution for someone needing long term coverage and that is where our efforts should be directed.

8/20/2020 8:42 AM

none

8/20/2020 8:42 AM

I have many clients that don't qualify for APTC, so they choose short term plans as the only affordable option. Now they aren't able to move from carrier to carrier without a 63 day break. One specific individual has a court mandated insurance order and he now has to go 63 days without coverage. This is a hardship on many households that now have to go without because the full premium plans are too expensive.

8/20/2020 8:35 AM

I helped a couple people in the past do that, but it's been a while.

8/20/2020 8:33 AM

Only one case, the individual had no coverage, got a job with a 60 day wait, but before he was eligible he found a better job. He had no coverage while waiting to meet his new 60 day wait.

8/20/2020 8:30 AM

Just that we need the ability to allow our clients to choose a short term plan and renew another if they would like to

8/20/2020 8:29 AM

Idaho has a few carriers offering new 12 month expanded short term plans that are renewable. This was done through HHS waiver. I have over a dozen clients on these plans now and they are highly competitive vs. marketplace plans. Some of my clients have premiums 40% less than the least expensive bronze plans. These plans should be made available nationwide.

8/20/2020 8:27 AM

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8/20/2020 8:13 AM