

# Short term medical insurance

Choose a better experience  
with your **health insurance**



Moda Health  
Plan, Inc.





## Why short term medical?

Circumstances are different for everyone, but the most common reason people enroll in a short term medical insurance plan is that they have a gap in coverage and are outside of Open Enrollment.

### Just-in-case coverage

Moda Health's short term medical insurance provides coverage for major hospital, medical and surgical expenses resulting from an accident or onset of a new illness. While it doesn't cover everything that an ACA plan would and doesn't last forever, it does help you feel protected while you're figuring out a longer-term solution\*.

Things that are usually covered include:

- ✓ Surgical services
- ✓ Anesthesia services
- ✓ In-hospital medical services
- ✓ Daily hospital room and board
- ✓ Miscellaneous hospital services
- ✓ Out-of-hospital care
- ✓ Urgent care
- ✓ Doctors' visits
- ✓ X-rays

**Short term medical plans do NOT cover pre-existing conditions.** These are defined as an illness or injury for which you or a family member received any medical diagnosis, advice, treatment, service or drug prescription within the last five years. A condition can also be considered pre-existing if the symptoms existed which would have caused a prudent person to seek diagnosis, advice, care or treatment (even if you didn't).

### Are you eligible for short term medical?

You are eligible for Moda Health short term medical insurance if you and any family members who apply for coverage:

- Are under age 65 and will remain under age 65 for the term of the policy; dependent children must be under age 26 during the duration of the policy
- Are not eligible for Medicare Benefits and will not be eligible for Medicare Benefits for the duration of the policy
- Are not pregnant. If any member of your family is pregnant, you may not apply for coverage until the pregnancy concludes

Learn more at [modahealth.com/stm](https://modahealth.com/stm)

\* For specific costs and further details of the coverage, including exclusions, any reductions or limitations and the terms under which the policy may be continued in force, see your agent or write to the company. Refer to form Moda-TX-ST-Policy-2024.

# You've got *options*

Our short term medical insurance plans offer flexible ranges of cost and coverage, so you can find the right fit for you. Plans can begin as early as the next day. Tailor your plan by choosing your policy duration, deductible amount, coinsurance percentage, and outpatient prescription reimbursement option,<sup>1</sup> and we'll take care of the rest. Plus, there's no network, so you can see any provider you want.

Plans are non-renewable, there is no continuous coverage between policies, and you may only have one short term medical plan within a 12-month period.

 <b>Policy Duration:</b> Our short term medical plans run as short as 30 days, or as long as 90. You choose the range that meets your need.	 <b>Coinsurance:</b> Once you meet your deductible, choose how much you pay for covered expenses – 20%, 30% or 50%.
 <b>Deductible:</b> Choose from \$500, \$1,000, \$2,500, \$5,000 or \$7,500.	 <b>Pharmacy:</b> Choose whether you'd like to include outpatient prescription reimbursement with your plan.

## Accidental death benefits

All plans also include accidental death benefits of:

- \$25,000 per subscriber, covered spouse or domestic partner who are age 18 or older
- \$5,000 per subscriber, covered spouse or domestic partner who are under age 18
- \$5,000 per covered dependent child

## Emergency coverage away from home

As a Moda Health member you also have access to Global Emergency Services through Assist America. This program immediately connects you to doctors, hospitals, pharmacies and other services if you experience a medical or non-medical emergency while traveling more than 100 miles away from your permanent residence, or in another country.

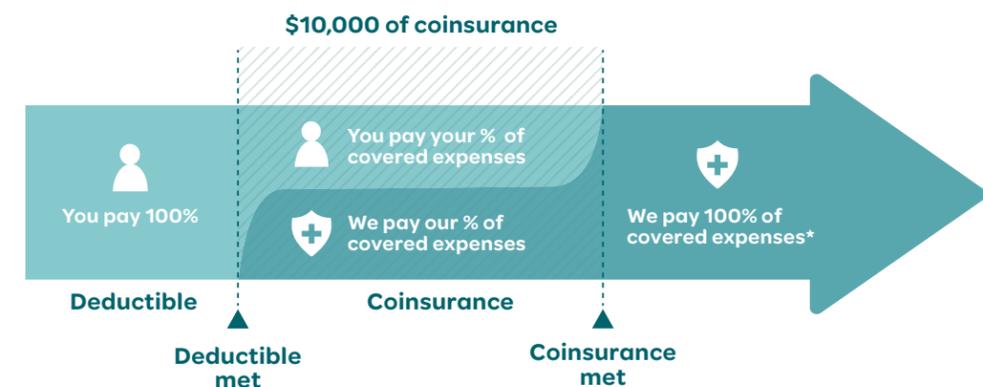
Learn more at [assistamerica.com](https://www.assistamerica.com) or call 800-304-4585

<sup>1</sup> Prescription reimbursement is an add-on to the basic short term plan, and the prescription reimbursement option must be chosen during enrollment.

## Understanding out-of-pocket costs

Out-of-pocket costs can vary with short term medical plans, but they all operate pretty much the same. If you look at the diagram below, you'll see that you're responsible for 100% of your deductible, as well as the percentage you chose for your coinsurance up to \$10,000 of total covered expenses (what you pay plus what we pay). After that, we've got you covered up to \$1 million per person/per policy.

Here's an example: If you chose a plan with a \$500 deductible and 20% coinsurance, you'd pay 100% of covered expenses up to \$500. Then, you'd pay 20% of any covered expenses after that, and we'd pay 80%. Once our combined covered expenses reach \$10,000, we cover any remaining covered expenses up to the million-dollar limit per person/per policy.



\*up to \$1 million per person/per policy for covered expenses

Learn more at [modahealth.com/stm](https://www.modahealth.com/stm)

If, for any reason, you are not satisfied with this Policy, you may return it to us within 10 days after receiving it by mail. We will return any premiums paid and your coverage issued under the Policy will be deemed void from its beginning. Both parties will be in the same position as if no Policy had been issued. The application fee is non-refundable.

To learn more about our plans and enroll, visit [modahealth.com/stm](https://www.modahealth.com/stm)



## About *Moda Health*

Moda Health is headquartered in Portland, Oregon. In addition to offering short term medical insurance in Alaska and Texas, we also offer individual medical plans in Alaska, Idaho, Oregon and Texas.

Since 1955, we've been providing our members the choice, coverage and compassion they need to feel their very best.



**IMPORTANT:**

This is a short-term, limited-duration policy, NOT comprehensive health coverage.

This is a temporary limited policy that has fewer benefits and federal protections than other types of health insurance options, like those on [HealthCare.gov](https://www.healthcare.gov).

This policy	Insurance on <a href="https://www.healthcare.gov">HealthCare.gov</a>
<b>Might not cover you</b> due to pre-existing health conditions like diabetes, cancer, stroke, arthritis, heart disease, mental health and substance use disorders	Can't deny you coverage due to pre-existing health conditions
<b>Might not cover</b> things like prescription drugs, preventive screenings, maternity care, emergency services, hospitalization, pediatric care, physical therapy and more	Covers all essential health benefits
Might have <b>no limit on what you pay</b> out-of-pocket for care	Protects you with limits on what you pay each year out-of-pocket for essential health benefits
You <b>won't qualify</b> for federal financial help to pay premiums and out-of-pocket costs	Many people qualify for federal financial help
<b>Doesn't have to meet</b> federal standards for comprehensive health coverage	All plans must meet federal standards

**Looking for comprehensive health insurance?**

Visit [HealthCare.gov](https://www.healthcare.gov) or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options. To find out if you can get health insurance through your job, or a family member's job, contact the employer.

**Questions about this policy?**

For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."

# Nondiscrimination notice

**We follow federal civil rights laws. We do not discriminate based on race, religion, color, national origin, age, disability, gender identity, sex or sexual orientation.**

We provide free services to people with disabilities so that they can communicate with us. These include sign language interpreters and other forms of communication.

If your first language is not English, we will give you free interpretation services and/or materials in other languages.

## If you need any of the above, call:

888-217-2363 (TDD/TTY 711)

## If you think we did not offer these services or discriminated, you can file a written complaint.

### Please mail or fax it to:

Moda Partners, Inc.  
Attention: Appeal Unit  
601 SW Second Ave.  
Portland, OR 97204  
Fax: 503-412-4003

## Scott White coordinates our nondiscrimination work:

Scott White,  
Compliance Officer  
601 SW Second Ave.  
Portland, OR 97204  
855-232-9111  
compliance@modahealth.com

## If you need help filing a complaint, please call Customer Service.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services Office for Civil Rights at [ocrportal.hhs.gov/ocr/portal/lobby.jsf](http://ocrportal.hhs.gov/ocr/portal/lobby.jsf), or by mail or phone:

U.S. Department of Health and Human Services  
200 Independence Ave. SW, Room 509F  
HHH Building, Washington, DC 20201  
800-368-1019, 800-537-7697 (TDD)

You can get Office for Civil Rights complaint forms at [hhs.gov/ocr/office/file/index.html](http://hhs.gov/ocr/office/file/index.html).

[modahealth.com/texas](http://modahealth.com/texas)

ATENCIÓN: Si habla español, hay disponibles servicios de ayuda con el idioma sin costo alguno para usted. Llame al 1-877-605-3229 (TTY: 711).

CHÚ Ý: Nếu bạn nói tiếng Việt, có dịch vụ hỗ trợ ngôn ngữ miễn phí cho bạn. Gọi 1-877-605-3229 (TTY:711)

注意：如果您說中文，可得到免費語言幫助服務。請致電1-877-605-3229（聾啞人專用：711）

주의: 한국어로 무료 언어 지원 서비스를 이용하시려면 다음 연락처로 연락해주시기 바랍니다. 전화 1-877-605-3229 (TTY: 711)

PAUNAWA: Kung nagsasalita ka ng Tagalog, ang mga serbisyong tulong sa wika, ay walang bayad, at magagamit mo. Tumawag sa numerong 1-877-605-3229 (TTY: 711)

تنبيه: إذا كنت تتحدث العربية، فهناك خدمات مساعدة لغوية متاحة لك مجانًا. اتصل برقم (الهاتف النصي: 711) 1-877-605-3229

بولتے ہیں تو سانی (URDU) توجہ دیں: اگر آپ اردو اعانت آپ کے لیے بلا معاوضہ دستیاب ہے۔ پر کال کریں 1-877-605-3229 (TTY: 711)

ВНИМАНИЕ! Если Вы говорите по-русски, воспользуйтесь бесплатной языковой поддержкой. Позвоните по тел. 1-877-605-3229 (текстовый телефон: 711).

ATTENTION : si vous êtes locuteurs francophones, le service d'assistance linguistique gratuit est disponible. Appelez au 1-877-605-3229 (TTY : 711)

توجہ: در صورتی کہ بہ فارسی صحبت می کنید، خدمات ترجمہ بہ صورت رایگان برای شما موجود است. با 1-877-605-3229 (TTY: 711) تماس بگیرید.

ध्यान दें: यदि आप हिंदी बोलते हैं, तो आपको भाषाई सहायता बिना कोई पैसा दिए उपलब्ध है। 1-877-605-3229 पर कॉल करें (TTY: 711)

Achtung: Falls Sie Deutsch sprechen, stehen Ihnen kostenlos Sprachassistentendienste zur Verfügung. Rufen sie 1-877-605-3229 (TTY: 711)

注意:日本語をご希望の方には、日本語サービスを無料で提供しております。1-877-605-3229 (TTY、テレタイプライターをご利用の方は711)までお電話ください。

အကူအညီ: ဤတမ်း (မြန်မာစကားပြောသူများအတွက်) မြန်မာစကားပြောသူများအတွက် အခမဲ့ ဝန်ဆောင်မှုများ ပေးအပ်ပါသည်။ 1-877-605-3229 (TTY: 711) နှင့် ခေါ်ဆိုပါ။

ໂປດຊາບ: ຖ້າທ່ານເວົ້າພາສາລາວ, ການຊ່ວຍເຫຼືອດ້ານພາສາແມ່ນມີໃຫ້ທ່ານໂດຍບໍ່ເສຍຄ່າ. ໂທ 1-877-605-3229 (TTY: 711)

УВАГА! Якщо ви говорите українською, для вас доступні безкоштовні консультації рідною мовою. Зателефонуйте 1-877-605-3229 (TTY: 711)

ATENȚIE: Dacă vorbiți limba română, vă punem la dispoziție serviciul de asistență lingvistică în mod gratuit. Sunați la 1-877-605-3229 (TTY 711)

THOV CEEB TOOM: Yog hais tias koj hais lus Hmoob, muaj cov kev pab cuam txhais lus, pub dawb rau koj. Hu rau 1-877-605-3229 (TTY: 711)

ត្រូវចងចាំ: បើអ្នកនិយាយភាសាខ្មែរ ហើយត្រូវការសេវាកម្មជំនួយផ្នែកភាសាដោយឥតគិតថ្លៃ គឺមានផ្តល់ជូនលោកអ្នក។ សូមទូរស័ព្ទទៅកាន់លេខ 1-877-605-3229 (TTY: 711)

HUBACHIIISA: Yoo afaan Kshtik kan dubbattan ta'e tajaajiloonni gargaarsaa isiniif jira 1-877-605-3229 (TTY:711) tiin bilbilaa.

โปรดทราบ: หากคุณพูดภาษาไทย คุณสามารถใช้บริการช่วยเหลือด้านภาษาได้ฟรี โทร 1-877-605-3229 (TTY: 711)

FA'AUTAGIA: Afai e te tautala i le gagana Samoa, o loo avanoa fesoasoani tau gagana mo oe e le togotia. Vala'au i le 1-877-605-3229 (TTY: 711)

IPANGAG: Nu agsasaoka iti llocano, sidadaan ti tulong iti lengguahe para kenka nga awan bayadna. Umawag iti 1-877-605-3229 (TTY: 711)

UWAGA: Dla osób mówiących po polsku dostępna jest bezpłatna pomoc językowa. Zadzwoń: 1-877-605-3229 (obsługa TTY: 711)



## Learn more

To view our short term medical plans and enroll, visit [modahealth.com/stm](https://modahealth.com/stm)

## Questions?

We're here to help. Contact a Moda Health-appointed agent or call us at 855-718-1767.