



# Short Term plans are the right fit for some of your clients — find out who

Having options for coverage is more important than ever. UnitedHealthcare Short Term Medical plans, underwritten by Golden Rule Insurance Company, are an ideal solution\* to fill gaps in coverage. Take a second look at who might be right for Short Term Health Insurance.

## Consider Short Term Medical for clients going through transition



### Retirees with part-time jobs

Still working some and not quite ready for Medicare, these ambitious older adults are likely sensitive to how they spend their dollars on insurance premiums



### Changing jobs

It's a new economy where job fluidity is more common than ever; temporary health insurance may be a good fit.



### Graduating/Coming off parent's plan

Is age 26 the new "adulthood"? This group is commonly faced with learning how to secure their own health insurance, often while job hunting.



### High income and/or self-employed

Options are important for these high-earning health insurance seekers, but so is a fair price for coverage. Having control of how they spend their health care dollars is important.

## Notable niches

Short Term Medical Insurance may meet the needs of more people than you think, like:

- Generally healthy individuals
- Budget-conscious buyers and those who want more control over their health care dollars
- Need nationwide network access
- No qualifying life event (QLE) outside of ACA Open Enrollment Period (OEP)

**UnitedHealthcare<sup>®</sup>**  
**Golden Rule Insurance Co.**

# Benefits of Short Term Medical



## Timely advantages

- Apply for coverage anytime
- Next day coverage available<sup>1</sup>
- Back-to-back plans offered in most states



## Quality and convenience

- Access to UnitedHealthcare nationwide network
- Simplified underwriting
- Budget-friendly premiums
- Coverage lengths of just under a year in most states



## Familiar options

- Multiple plan types with optional add-on benefits<sup>2</sup>
- Different deductible amounts
- No primary care providers or referrals required



**Keep in mind, Short Term Medical is not considered a minimum essential plan.**

**It does not cover preexisting conditions or people planning on becoming pregnant.**

For more information and new agent contracting, contact Tessa at Stephens-Matthews Marketing

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Short Term Medical is subject to medical underwriting and does not cover preexisting conditions nor meet the minimum essential coverage requirements of the Affordable Care Act (ACA), meaning signing up for this coverage may result in a tax penalty in some states.

<sup>1</sup>Available to those who qualify.

<sup>2</sup>At an additional cost.

Golden Rule Insurance Company is the underwriter and administrator of these plans.

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