

# Temporary Health Insurance - Plan Comparison Worksheet

SHORT TERM HEALTH INSURANCE PLAN	DEDUCTIBLE SELECTED	COVERAGE LENGTH	PREMIUM (COST)	NOTES
<b>The Liberty Select STM</b> ★★★★★ Standard Security Life Insurance Company of NY. AM Best Rating: A (Excellent)				Coverage: 30 days to 6 or 12 months. Daily rate option available. Rx coverage. Usually the lowest priced plan.
<b>American Health Shield STM</b> Fairmont Specialty Insurance Company. AM Best Rating: A- (Excellent)				Coverage: 30 days to 6 or 12 months. Daily rate option available.
<b>Secure STM Short Term Medical</b> Standard Security Life Insurance Company of NY AM Best Rating: A (Excellent)				Coverage: 30 days to 6 or 12 months. Daily rate option available. Includes discount dental, chiro, hearing
<b>Secure 12x3 STM</b> Standard Security Life Insurance Company of NY AM Best Rating: A (Excellent)				Coverage: 30 days to 36 months. Includes discount dental, chiro, hearing, Rx and Office Visit Co-Pay.
<b>Celtic Short Term Medical</b> Celtic Insurance Company AM Best Rating: A- (Excellent)				Coverage: 30 days to 6 months. Note: Monthly pay option is NOT available.
<b>Assurant Short Term Health Insurance</b> ★★★★★ Time Insurance Company AM Best Rating: A- (Excellent)				Coverage: 30 days to 6 or 12 months. Daily rate option available. Rx coverage. 20-30% Discounts for single pay plans.

## Insurance Definitions

**Deductible:** The amount of money paid each year by the insured for medical care expenses before an insurance policy starts paying.

**Coinsurance:** The amount the insured is required to pay for medical care in a plan after the annual deductible has been met. Coinsurance rate is usually expressed as a percentage. For example, the insurance company pays 80% of the covered claim, and the you the insured pays the remaining 20%. This would be called 80/20.

**Premium:** The payment, or regular periodic payments, that a policyholder makes to own an insurance policy. Healthcare plan premiums are often expressed as a monthly premium payment.



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