

Core Short Term Medical

Low Deductible Plans Clients Can Afford to Use

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STMCORE100918

Product Value and Advantages

Pivot Health Core plans are for healthy individuals who don't want to spend a lot of money buying comprehensive coverage but want protection - just in case. These affordable plans help cover every day medical expenses like doctor office visits and optionally, prescription drug costs, but have more limited coverage for major services like hospital stays and surgeries that might not be needed during the coverage period. This helps tailor health coverage to exactly what is needed and not spend money on services that would most likely not be used.

Advantages of Core Short Term Medical Plans

- Low deductibles and coinsurance maximum for reduced out-of-pocket exposure
- Multiple coverage durations including 90-day, 180-day, 364-day and Pivot Health's trademark back-to-back 90-day policies (4x3) with no premium trending
- One of the largest PPO networks in the nation
- Doctor and specialist copay options
- Prescription drug coverage
- No surgical waiting periods

Affordability of Plans

Short term health insurance is on average about 50% less than Obamacare (ACA) plans or more.

Access to Plans

- First Health PPO network with over 1 million care service locations across the nation
- Only five underwriting questions
- U.S. citizenship not required
- Next day effective dates offered
- Child(ren) only policies available starting at age 6 months

Target Audience

- Hourly workers without access to company benefits
- Children aging off their parent’s health insurance plan at 26
- Self-employed individuals in today’s “gig” economy
- Workers stuck in an employer’s 90-day waiting period
- College students needing coverage while away from home

Growing “Gig” Economy

By 2020 industry experts predict nearly 40% of Americans will have some sort of “gig” job, whether driving for a ride-share service or starting their own business. The average income of these workers makes them ideal candidates for Essential short term health insurance.



Less Out-of-Pocket Exposure

Core plans not only offer lower deductibles and affordable price-points. They also include:

- \$30 doctor office copay and \$60 for Urgent Care or specialist
- \$49 telemedicine video visits from the comfort of home
- Prescription drug benefits with \$10 generics or discount drug options

Multiple Coverage Options

Pivot Health gives insurance brokers an array of coverage duration options. Depending on your state, pick from:

- 90-days
- 180-days
- 364-days
- Our popular, low-cost “4x3” which is four 90-day plans bundled into consecutive back-to-back coverage

With Pivot Health’s Core short term health insurance plans, your clients can have affordable health insurance with lower expenses for everyday medical services compared to ACA coverage or other short term medical plans.

Summary

Core short term health insurance can help those left uninsured with a low-cost insurance option with lower out-of-pocket expenses for every services.

To learn more about Pivot Health short term health plan benefits, contact 866-566-4859.