
Your Short Term Health Insurance Options

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With the economy in the shape it is, many people are losing their jobs. As of November 2008, the United States lost 500,000 jobs. With that kind of loss, there are many people now without health insurance. Even though many people can't opt for COBRA, the price is usually too high to afford.

Finding an affordable health insurance plan in the US can be a challenging task for someone who does not have money. There are many different kinds of health insurance plans available. The health insurance plans that usually come to mind when people think about health insurance are employer-sponsored group health insurance plans, state-sponsored health insurance plans, and individual health insurance plans.

If a person does not have the option of buying into an employer-sponsored group health insurance plan, he will usually look into purchasing an individual health insurance plan or state-sponsored health insurance plan. There is, however, another option available for health insurance.

Many people overlook the affordable, short term health insurance plans available in the US. You may not be familiar with short-term health insurance plans. But take a look at some of the frequently asked questions regarding short-term health insurance.

Short term health insurance is health insurance that lasts for six to 12 months, depending on your needs. Short term health insurance is an affordable way to obtain temporary insurance to cover your health care costs, and the health care costs of your family. If you are in between jobs and you know you were going to be getting another position soon, this may be a great option for you.

In general, short term health insurance plan usually provides the same kinds of health care available with any other health insurance plan. A short term health insurance plan may give you coverage for doctor visits, surgeries, inpatient and outpatient treatments and procedures, other hospitalization services, discounts on prescription medications, as well as dental care and vision care. There are many different plan options available and you should take a look to see what is available to you.

An individual who finds himself unemployed or laid off should consider purchasing affordable, short term health insurance in the US. Just because an individual's employment status changes does not mean his, and his families, health care needs change, too.

Some short term health insurance plans are actually designed with unemployed and laid off workers in mind. This means that short term health insurance plans are made to be affordable for people without steady income.

As the economy continues to deteriorate, it may be necessary not only for short-term health insurance but more state or federal government-sponsored insurance plans. If you think that you may be in a position that you are losing your insurance shortly, it is very important that you start now researching your options so that you don't get caught having a gap in medical insurance coverage.

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