

## **Bridge Health Insurance Options**

As a new faculty or staff member at Mason you may experience a brief gap in health insurance availability during your first months of employment. Lack of coverage even during that short time period could become a health or financial crisis if you became seriously hurt or ill. That's why considering buying short-term health insurance can be critical to bridging the gap.

Here are some common situations where you may need short-term coverage:

- You are a recent college graduate who is no longer covered by his or her college's health plan or parents' insurance.
- A worker between jobs,

In some situations, you may be able to get coverage under the Consolidated Omnibus Budget Reconciliation Act (COBRA), the federal law that allows certain workers to continue the group medical coverage they had with their former employer. Coverage can be continued for up to 18 months, and in some circumstances up to 36 months. However, the worker must pay the full premiums.

A young person who is no longer eligible under his or her parents' group policy, perhaps because of age or because he or she is no longer a full-time student, sometimes also can continue coverage under COBRA. A student covered under a college health plan, however, can't continue that coverage.

But not everyone is eligible under COBRA, and for young healthy people it may not even make financial sense to continue such coverage. For these people, buying a short-term health insurance policy may be the answer.

Typically, a short-term policy provides coverage for one to six months. Coverage is comparable to that of an HMO plan, preferred provider plan or other standard health care plan, including hospital stays, physician and surgeon services, outpatient care and other services. Short-term plans are indemnity plans, however, so you're free to choose your doctor or hospital.

The cost of a short-term plan will depend on the choice of co-pays, deductibles and coverage limits you choose, along with factors such as your age and the carrier's terms.

A sample of recent policies showed a 23-year-old non-smoking woman paying \$45 to \$100 a month for a policy with a \$250 deductible and \$40 to \$65 for a \$500 deductible although some companies offer plans with higher deductibles and higher costs.

There are some common limitations to bear in mind:

- If you've ever been denied health care coverage, you almost certainly won't qualify for a short-term policy.
- You must reapply at the end of each coverage period if you still have need for coverage.
- Any health problems you've had in the previous five years probably will be excluded from coverage.
- If your need for coverage stops during the coverage period, you probably won't get a premium refund.
- You may be limited to a maximum number of days of coverage per year.
- Carefully read the policy's provisions regarding coverage of needed treatment that extends beyond the life of the policy.
- For some policies, the deductible is per injury or illness, while for others it is for the policy period.

If you are considering a bridge plan below please find some information on potential vendors. Information on these three vendors is provided as a resource only. Mason does not recommend or endorse any of these companies. By providing this information, the University assumes no financial or other responsibility for any relationship established by and between any company or organization listed below and any other individual.

**Anthem Blue Cross and Blue Shield** at 1-800-304-0372 or visit them on the web at [www.anthem.com](http://www.anthem.com) and click on visitor and click on state.

**United Health Care** at 1-888-545-5205 or visit them on the web at <http://www.uhc.com/> and click on the Individual and Families tab to receive a quote

**Kaiser Permanente** at 1-800-819-1354 or visit them on the web at <https://kaiser.healthinsurance-asp.com/expressweb/user/Welcome.action> and click on the link "get started"