

# Cobra Insurance to Catistrophic Temporary Health Insurance

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<http://www.uniquoter.com>

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## About UniQuoter.com

by jdcline - Saturday, March 08, 2008

<http://uniquoter.com/health-insurance-news/about/>

UniQuoter.com is the One (Uni) source for multiple health insurance quotes (Quoter).

Our goal is to provide a quick and easy way to get the coverage you deserve. With hundreds of options we have done most of the leg work for you. We have teamed up directly with the carrier to provide great rates, easy enrollment and instant online approval.

Use our online tools or give us a call toll free 866-526-9669

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## Espanol

by jdcline - Friday, September 12, 2008

<http://uniquoter.com/health-insurance-news/espanol/>

Click here for quotes and more information in [espanol](#)

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## Temporary medical insurance

by jdcline - Sunday, September 14, 2008

<http://uniquoter.com/health-insurance-news/temporary-medical-insurance/>

[Temporary medical insurance](#) is a must have if you are between jobs, or in a situation where you are waiting for your traditional or group health insurance plan to start.

These times are full of stress and pressures that your body is not used to, so your need for medical services and hospitalization is all so increased.

So the worst time to go without medical coverage, is when your life is in a state of flux or not normal since that increases your likelihood of needing medical coverage.

It is important to know, if you get sick or have problems while you are uninsured it will make it more difficult for you to get new insurance in the future because of your pre-existing condition.

Don't go without [Temporary medical insurance](#) even if it is only 1 week, it is not worth the financial risk you may cause yourself and family.

## Interim Health Insurance - Keeping you covered

by jdcline - Wednesday, January 21, 2009

<http://uniquoter.com/health-insurance-news/interim-health-insurance-keeping-you-covered/21/>

You or someone you know will likely at some point in their life be between jobs or going through a divorce. For what ever reason it can happen to anybody. During this short time you may lose your health insurance coverage. This is when <http://uniquoter.com/health-insurance-news/interim-health-insurance-keeping-you-covered/21/> comes in handy.

Interim health insurance gives you health insurance coverage until you have permanent coverage. You may opt for 1 month or 6 months. No matter, most insurance companies will allow you to extend your coverage if you need.

The type of interim health insurance you can find varies from one insurance company to another. Your best bet is to shop online and compare the plans. Most of these plans are going to be pretty cut and dry. This type of health insurance tends to be no frills.

Typically, it will cover hospital cost, emergency care, prescriptions, labs & x-ray. Most plans have a deductible to meet and then coverage begins. Most of these plans do not allow for preventative or routine exams. And they do not cover any pre existing conditions.

These plans are exempt from HIPPA legislation. What this means for the buyer is that the insurer does not have to guarantee renewal or guarantee issue. If you have been diagnosed or treated for a condition in the past 5 years or so, you can almost guarantee this type of insurance will not cover that condition.

This type of insurance tends to be very low cost. Rates can range from \$30 - \$150, depending on what you are looking for. The higher the deductible the less you will pay in premium. Since these plans are only short term, many consumers find it easier to take a risk by opting for a high deductible plan to save some money.

Here is an example of how the plan works. Jenny purchased a plan for \$55. The plan has a \$5000 deductible and 80/20 co insurance, with a \$7000 total out of pocket max. Jenny had to be admitted for a infection she developed in an open wound. Once released the total bill came to \$25000. Jenny would have to pay the \$5000 deductible, leaving \$20000. Of that \$20000 she would be responsible for 20% Since that is \$4000, Jenny would only need to pay \$2000 reaching her out of pocket max. So Jenny pays \$7000 and the insurer will pay \$18,000.

To many people especially young healthy people go without insurance during these times. As you can see by Jenny, who happen to be a healthy 23 year old, one trip to the hospital can be very expensive. It makes more sense to be out \$7000, rather than \$25000. Instead of financial disasastor opt for [interim health insurance](#).

## Is Short Term Health Insurance a good option?

by jdcline - Thursday, January 15, 2009

<http://uniquoter.com/health-insurance-news/is-short-term-health-insurance-a-good-option/15/>

The content will you about the <http://uniquoter.com/health-insurance-news/is-short-term-health-insurance-a-good-option/15/> for might every your needs? Are you wondering if a will? Well Short Term Medical Insurance does meet the needs of many consumers and we will discuss who should purchase this type of insurance here.

If an individual is in the middle of an insurance gap (loss of coverage for a short time) then short term is an ideal solution. If you are facing a short loss of insurance you do not want to go uninsured so consider this option. This option can save you tons and give you peace of mind.

Are you wondering if they are worth the trouble? Maybe they are too hard to get? Well they are not. Eligibility is usually just a few short questions. If you are currently pregnant, have been declined coverage or have had a major illness such as heart problems in the past few years you most likely will not qualify.

Are you asking will it provide enough coverage? These are very good plans that cover most expenses. Of course most are subject to a deductible. But, do the math. Say you have pneumonia, you spend 3 days in the hospital with a total bill of \$15,000. So what if you have a \$3000 deductible, would you rather pay it all?

Benefits for [short term health plans](#) vary from state to state and carrier to carrier. But, lets look at some basic and common benefits you can expect to see. These are only a sampling.

How about in & out patient physician services. You can expect to see a negotiated rate if the physician, surgeon, anesthetist are in net work. I doubt you want to risk having to pay for these services out of pocket.

X-ray and labs are typically covered. It does not usually cover preventative screening, but if things such as a mammogram or pap test are done for diagnosis they should be covered. However, they sometimes require a referral by a physician.

Some other professional Services they can cover is treatment for disease, physiotherapy, medical emergency, radiation and chemo, anesthesiology and out patient physicals. Hospital Services, Ambulance services, medical equipment, prescriptions and mental health services are some other typical services that are covered.

## What is Temporary Health Insurance?

by jdcline - Monday, January 12, 2009

<http://uniquoter.com/health-insurance-news/what-is-temporary-health-insurance/12/>

[Temporary Health Insurance](#) often referred to as short-term health insurance, is exactly what the name suggests: insurance that you purchase for a short period of time. Most plans allow you to choose how many days or a general length of the term. The term typically can range 30 days to a year.

Most of the plans will cover you in the event that an unexpected illness or accidents occurs after you have met a deductible amount. It is the best option for those individuals that will lose health insurance coverage temporarily, like if you are between jobs.

The method behind temporary health insurance is to cover major medical, hospital and surgical expenses. for a covered accident or illness. They most often cover things like, daily hospital room charges surgical services and of course sedation. It's main coverage is geared towards in and outpatient services.

You would not expect temporary health insurance to have basic service co pays. So office visits and prescriptions you can expect to pay out of pocket . Pre existing conditions are not covered as well. Another service not covered is an annual physical.

These type of plans are an affordable alternative for expensive Cobra plans. Many times consumers will purchase a temporary plan to cover the gap between the termination of an old plan and approval of a new individual plan. Temporary health insurance also tends to be practical of college students.

With Short Term health insurance some rates are based on a per day rate, some on a per month. Many plans have the choice to choose which option suits you best. Some plans require you to pay for all days purchased at the time of purchase.

Enrollment is usually fast and easy, unlike the enrollment process of a traditional health plan. The health questioner is typically short and not as broad. Many carriers that offer short term health insurance allows for next day coverage.

If you are unsure of the term you will be needing you do not have to stress. Most carriers allow you to re-enroll at lease once a year. So if you purchased 6 months and find you will need another 2,3 or even 6 months more you simply enroll for the additional amount. So finding [Temporary Health Insurance](#) is a perfect solution to many.



## Health insurance same day coverage

by jdcline - Saturday, November 22, 2008

<http://uniquoter.com/health-insurance-news/health-insurance-same-day-coverage/22/>

If you need [health insurance same day coverage](#) you have found the right site. We offer several health insurance options, some of which we can get underwritten SAME DAY.

We have temporary health insurance and traditional family health insurance that allow us to underwrite online and electronically which can allow for same day coverage.

We also have an online enrollment process, that is directly connected to the carrier which allows for "**SAME DAY APPROVAL**"

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## Temporary medical insurance

by jdcline - Thursday, September 18, 2008

<http://uniquoter.com/health-insurance-news/temporary-medical-insurance/18/>

**Temporary medical insurance** is a must have if you are between jobs, or in a situation where you are waiting for your traditional or group health insurance plan to start.

These times are full of stress and pressures that your body is not used to, so your need for medical services and hospitalization is all so increased.

So the worst time to go without medical coverage, is when your life is in a state of flux or not normal since that increases your likelihood of needing medical coverage.

It is also important to know, if you get sick or have problems while you are uninsured you may not qualify for temporary medical insurance in the future or any other plan, so don't go without coverage. Get [Temporary medical insurance](#)

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## Easy Health Coverage

by jdcline - Sunday, March 09, 2008

<http://uniquoter.com/health-insurance-news/easy-health-coverage/09/>

### [Easy Health Coverage](#)

Most people dont put Easy or Simple when talking about healthcare coverage.

We have done exactly that. You can get a quote in just a few seconds and approval just as fast.

Thats right our new state-of-the-art technology allows for online instant approval with the ability to print off your new health ID card in seconds.

Give us a try for [Easy Health Coverage](#)

- \$50.00 Urgent Care co-pay
- No-Social Security requirements
- No Residency requirments
- Five simple health questions
- Instant ID card print off

## Cheap Short term health coverage

by jdcline - Sunday, March 09, 2008

<http://uniquoter.com/health-insurance-news/cheap-short-term-health-coverage/09/>

[Cheap Short term health coverage](#) is easy if you go directly to the source.

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## **New Temporary health insurance plans available**

**by jdcline - Thursday, September 10, 1998**

<http://uniquoter.com/health-insurance-news/new-temporary-health-insurance-plans-available/10/>

New Temporary health insurance plans available for 1999

[Temporary Health insurance plan quote](#)

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## **Cobra Insurance to Catastrophic Temporary Health Insurance**

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