

Health coverage options for individuals and small employers

Understand how the benefits vary by type of coverage

Types of health coverage for individuals and small employers	Affordable Care Act health insurance plans	Short-term limited duration medical plans **	Health care sharing ministries	Association Health Plans (AHPs)
Is plan regulated by the state?	Yes	Yes	No	Yes
Will this plan pay my provider or do I pay first and get reimbursed? <i>Applicable only when it's a covered benefit</i>	Plan pays, other than your deductible or cost-sharing	Plan pays, other than your deductible or cost-sharing	You may have to pay first, and may or may not be reimbursed	Plan pays, other than your deductible or cost-sharing
Can I get covered even if I have a pre-existing condition?	Yes	No You could be denied coverage because of a pre-existing condition or your condition may not be covered	No You could be denied coverage because of a pre-existing condition or your condition may not be covered	Yes But you and your employer may be charged more in premiums based on employees' pre-existing conditions
Can the insurance company set annual or lifetime dollar limits on the amount they will pay?	No	Yes Possible lifetime and annual limits	Yes Possible lifetime and annual limits	Yes
Is there a cap on the total amount that I will have to pay out-of-pocket for deductibles, co-insurance and co-pays	Yes	No No cap on what you could pay	No No cap on what you could pay	Yes

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Are all 10 of the ACA Essential Health Benefits required to be covered?	Yes	No	No	No
Which Essential Health Benefits must be covered?				
• Outpatient Care	Yes	No	No	No
• Emergency Care	Yes	Yes	No	Yes
• Hospitalization	Yes	Yes	No	No
• Maternity and Newborn Care	Yes	No	No	No
• Mental Health & Substance Use Disorder	Yes	No	No	No Only mental health covered
• Rehabilitative/Habilitative	Yes	No May be limited to hospital setting	No	No
• Laboratory Services	Yes	No May be limited to hospital setting	No	No
• Preventive services and Wellness	Yes	No	No	Yes
• Pediatric Oral and Vision Care	Yes	No	No	No
• Prescription drugs	Yes	No Can be limited to only RX received while in the hospital	No	No
Is there a minimum amount of my premium that must be spent on my medical expenses?	Yes	No	No	Yes
If my claim is denied, can I file an appeal to have my claim reconsidered?	Yes	Yes	No	Yes

** Based upon Short-term Limited Duration Medical Plan rule adopted Oct. 17, 2018 for medical plans sold on and after January 1, 2019.