

Health coverage options for individuals and small employers

Understand how the benefits vary by type of coverage.

Comparison questions to ask about each type of coverage	Affordable Care Act health insurance plans	Short-term limited duration medical plans **	Health care sharing ministries	Association Health Plans (AHPs)
Is the 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 due to 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'll 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'll have to pay out-of-pocket for deductibles, co-insurance and co-pays?	Yes	No cap on what you could pay	No cap on what you could pay	Yes
Is there a minimum amount of my premium that must be spent on my medical expenses?	Yes	No	No	Yes
If my claim's denied, can I file an appeal to have my claim reconsidered?	Yes	Yes	No	Yes
Are all 10 of the ACA Essential Health Benefits required to be covered?	Yes	No	No	No

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

Which Essential Health Benefits must be covered?	Affordable Care Act health insurance plans	Short-term limited duration medical plans **	Health care sharing ministries	Association Health Plans (AHPs)
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

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