

Short Term Medical

Short Term Medical | AL, AR, AZ, FL, GA, IA, IN, KS, KY, LA, MI, MO, MS, MT, NC, NE, NH, NV, OH, OK, PA, SC, TN, TX, UT, VA, WI, WV, WY

Why Short Term Medical?

Short Term Medical plans are designed as health coverage for a limited time when longer term insurance isn't available to you.



Because life moves fast



Apply for coverage any day of the year

No qualifying event needed and no waiting for an enrollment period



Apply fast

Plans are medically underwritten, and short application questions help determine if you're eligible for coverage



Choose your plan length

These plans offer up to 4 months of total coverage within a 12-month period¹



Pick your plan

Multiple plans with different benefit and deductible options available, including plan options specifically for families

Because life can be unpredictable



Coverage you want

For doctor office visits, urgent care visits, hospitalization, limited preventive care and more (may vary by plan)



Nationwide network

Access to quality care at reduced rates from 1.8 million physicians and health care professionals and 7,200 hospitals and medical facilities²



No referrals or primary care physician (PCP) required

Use any doctor in the UnitedHealthcare Choice Plus network³



Prescription drug coverage

Available on most plans⁴



Are you ready to help your clients?

Start a quote on eStore today!

NOT FOR CONSUMER USE

Short Term Medical is subject to medical underwriting and does not cover preexisting conditions nor meet the minimum essential coverage requirements of the Affordable Care Act (ACA), meaning signing up for this coverage may result in a tax penalty in some states. Golden Rule Insurance Company is the underwriter and administrator of these plans. State variations may apply. See brochure for details.

¹ 3 months term length with up to a one-month extension for a total of 4 months of coverage. ² UnitedHealth Group Annual Form 10-K for year ended 12/31/23. ³ In some states, there are reduced non-network benefits, except for emergencies. ⁴ Plans that do not cover prescriptions include a prescription discount card (not insurance).

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