Senate Bill 380/ House Bill 774
Insurance - Short-Term Medical Insurance – Study

Presentation on Behalf of:
Maryland Association of Health Underwriters
National Association of Insurance & Financial Advisors of Maryland
Petersen International Underwriters

August 15, 2017
CARRIERS WITH APPROVED INDIVIDUAL SHORT-TERM MEDICAL PLANS IN MARYLAND

• FREEDOM LIFE INSURANCE COMPANY OF AMERICA
  www.ushealthgroup.com

• INDEPENDENCE AMERICAN INSURANCE COMPANY
  www.independenceamerican.com

• MADISON NATIONAL LIFE INSURANCE COMPANY, INC.
  www.madisonlife.com

• NATIONAL HEALTH INSURANCE COMPANY
  www.nhic.com

• STANDARD SECURITY LIFE INSURANCE COMPANY OF NEW YORK
  www.sslicny.com

• KAISER FOUNDATION HEALTH PLAN OF THE MID-ATLANTIC
  www.kaiserpermanente.org

National Health Insurance Company and Standard Security Life Insurance Company of New York, along with Independence American Insurance Company and Madison National Life, are all part of IHC, a holding group of which all four are members. All STM policies from all four insurers are provided by IHC.
NATIONAL HEALTH INSURANCE COMPANY (NHIC)
NGHC’s products are underwritten by Time Insurance Company (est. in 1892), National Health Insurance Company (incorp. in 1965), Integon National Insurance Company (incorp. in 1987) and Integon Indemnity.
NATIONAL HEALTH INSURANCE COMPANY – A/K/A NATIONAL GENERAL

Call us at 888-751-2913 for a quote
NATIONAL HEALTH INSURANCE COMPANY – A/K/A NATIONAL GENERAL

DROP DOWN MENU

“SHORT-TERM MEDICAL”

Call us at 888-751-2913 for a quote
Short Term Medical coverage is a great option for those in-between medical plans. Short Term Coverage is meant to cover time periods up to 11 months and is not intended for the long term. Short Term coverage is less expensive than major medical and can help save you money if you need protection for major services and do not require coverage for pre-existing conditions or day to day services like office visits and prescriptions.
ENROLL NOW
“Based on your answer we are unable to issue coverage for this short term medical plan. If you have additional products in your cart, please return to the Plan Selection Page to remove the short term medical plan and continue the application process for the other products you selected.”
NATIONAL HEALTH INSURANCE COMPANY – A/K/A NATIONAL GENERAL

Eligibility and Other Questions

Short Term Medical - Health Eligibility Questions

Please answer the questions below as they apply to all family members applying for coverage.

Have you or any person applying for coverage had prior health insurance with any carrier including a Short Term Medical National General Accident & Health plan? (If so, you must wait at least 64 days between plans.)

- [ ] Yes
- [ ] No

Will any applicant have other health insurance in force on the policy effective date?

- [ ] Yes
- [ ] No

Are you or any applicant now pregnant, an expectant father, in process of adoption, or undergoing infertility treatment?

- [ ] Yes
- [ ] No

Are you or any applicant over 300 pounds if male or over 250 pounds if female?

- [ ] Yes
- [ ] No

Based on your answer we are unable to issue coverage for this Short Term Medical plan. If you have additional products in your cart, please return to the Plan Selection page to remove the Short Term Medical plan and continue the application process for the other products you selected.

Within the last 5 years has any applicant been diagnosed, treated, or taken medication for any of the following: cancer or tumor, stroke, heart disease including heart attack, chest pain or had heart surgery, COPD (chronic obstructive pulmonary disease) or emphysema, Crohn’s disease, liver disorder, degenerative disc disease or herniation/bulge, rheumatoid arthritis, kidney disorder, diabetes, degenerative joint disease of the knee, alcohol abuse or chemical dependency, or any neurological disorder?

- [ ] Yes
- [ ] No

Within the last 5 years has any applicant been diagnosed or treated by a physician or medical practitioner for Acquired Immune Deficiency Syndrome (AIDS) or tested positive for Human Immunodeficiency Virus (HIV)?

- [ ] Yes
- [ ] No

Have you been hospitalized for mental illness in the last 5 years or have you seen a psychiatrist on?
Eligibility and Other Questions

Short Term Medical - Health Eligibility Questions
Please answer the questions below as they apply to all family members applying for coverage.

Have you or any person applying for coverage had prior health insurance with any carrier including a Short Term Medical National General Accident & Health plan? (If so, you must wait at least 64 days between plans.)

- Yes
- No

Will any applicant have other health insurance in force on the policy effective date?

- Yes
- No

Are you or any applicant now pregnant, an expectant father, in process of adoption, or undergoing infertility treatment?

- Yes
- No

Are you or any applicant over 300 pounds if male or over 250 pounds if female?

- Yes
- No

Within the last 5 years has any applicant been diagnosed, treated, or taken medication for any of the following: cancer or tumor; stroke; heart disease including heart attack, chest pain or had heart surgery; COPD (chronic obstructive pulmonary disease) or emphysema; Crohn's disease; liver disorder; degenerative disc disease or herniation/hinge, rheumatoid arthritis, kidney disorder, diabetes, degenerative joint disease of the knee, alcohol abuse or chemical dependency, or any neurological disorder?

- Yes
- No

Based on your answer we are unable to issue coverage for this Short Term Medical plan. If you have additional products in your cart, please return to the Plan Selection page to remove the Short Term Medical plan and continue the application process for the other products you selected.

Within the last 5 years has any applicant been diagnosed or treated by a physician or medical practitioner for Acquired Immune Deficiency Syndrome (AIDS) or tested positive for Human Immunodeficiency Virus (HIV)?

- Yes
- No

Have you been hospitalized for mental illness in the last 5 years or have you seen a psychiatrist on a regular basis?

- Yes
- No
Please answer the questions below as they apply to all family members applying for coverage.

Have you or any person applying for coverage had prior health insurance with any carrier including a Short Term Medical National General Accident & Health plan? (If so, you must wait at least 64 days between plans.)

Will any applicant have other health insurance in force on the policy effective date?

Are you or any applicant now pregnant, an expectant father, in process of adoption, or undergoing infertility treatment?

Are you or any applicant over 300 pounds if male or over 250 pounds if female?

Within the last 5 years has any applicant been diagnosed, treated, or taken medication for any of the following: cancer or tumor, stroke, heart disease including heart attack, chest pain or had heart surgery, COPD (chronic obstructive pulmonary disease) or emphysema, Crohn's disease, liver disorder, degenerative disc disease or herniation/bulge, rheumatoid arthritis, kidney disorder, diabetes, degenerative joint disease of the knee, alcohol abuse or chemical dependency, or any neurological disorder?

Within the last 5 years has any applicant been diagnosed or treated by a physician or medical practitioner for Acquired Immune Deficiency Syndrome (AIDS) or tested positive for Human Immunodeficiency Virus (HIV)?

Based on your answer we are unable to issue coverage for this Short Term Medical plan. If you have additional products in your cart, please return to the Plan Selection page to remove the Short Term Medical plan and continue the application process for the other products you selected.

Have you been hospitalized for mental illness in the last 5 years or have you seen a psychiatrist on more than 5 times in the last 12 months?

Within the last 7 years, have you or any applicant been denied insurance due to any health reasons for a condition that is still present?

If you are not a US Citizen, do you expect to legally reside in the US for the duration of the policy? (If you are a US Citizen, answer "Yes". This plan does not cover expenses incurred outside of the United States, Canada or its possessions.)
Are you or any applicant over 300 pounds if male or over 250 pounds if female?  

Yes ☐ No ☐  

Within the last 5 years has any applicant been diagnosed, treated, or taken medication for any of the following: cancer or tumor, stroke, heart disease including heart attack, chest pain or had heart surgery, COPD (chronic obstructive pulmonary disease) or emphysema, Crohn's disease, liver disorder, degenerative disc disease or herniation/hide, rheumatoid arthritis, kidney disorder, diabetes, degenerative joint disease of the knee, alcohol abuse or chemical dependency, or any neurological disorder?  

Yes ☐ No ☐  

Within the last 5 years has any applicant been diagnosed or treated by a physician or medical practitioner for Acquired Immune Deficiency Syndrome (AIDS) or tested positive for Human Immunodeficiency Virus (HIV)?  

Yes ☐ No ☐  

Have you been hospitalized for mental illness in the last 5 years or have you seen a psychiatrist on more than 5 times during the last 12 months?  

Yes ☐ No ☐  

Based on your answer we are unable to issue coverage for this Short Term Medical plan. If you have additional products in your cart, please return to the Plan Selection page to remove the Short Term Medical plan and continue the application process for the other products you selected.

Within the last 7 years, have you or any applicant been denied insurance due to any health reasons for a condition that is still present?  

Yes ☐ No ☐  

If you are not a US Citizen, do you expect to legally reside in the US for the duration of the policy? (If you are a US Citizen, answer “Yes”. This plan does not cover expenses incurred outside of the United States, Canada or its possessions.)  

Yes ☐ No ☐  

Payment Method  
Billing Details  

Credit Card ☐ ACH Bank Draft ☐

Authorization  
L.I.F.E. Association is a membership organization that provides lifestyle-related benefits and services to its members. Membership in the Association may be required in order to be eligible to purchase insurance coverage. Membership privileges include the opportunity to participate in all programs offered or sponsored by the Association.

By applying for L.I.F.E. Association membership, you are requesting enrollment in the L.I.F.E. Association.
Are you or any applicant over 300 pounds if male or over 250 pounds if female?  

Yes  No

Within the last 5 years has any applicant been diagnosed, treated, or taken medication for any of the following: cancer or tumor, stroke, heart disease including heart attack, chest pain or had heart surgery, COPD (chronic obstructive pulmonary disease) or emphysema, Crohn's disease, liver disorder, degenerative disc disease or herniation/bulge, rheumatoid arthritis, kidney disorder, diabetes, degenerative joint disease of the knee, alcohol abuse or chemical dependency, or any neurological disorder?  

Yes  No

Within the last 5 years has any applicant been diagnosed or treated by a physician or medical practitioner for Acquired Immune Deficiency Syndrome (AIDS) or tested positive for Human Immunodeficiency Virus (HIV)?  

Yes  No

Have you been hospitalized for mental illness in the last 5 years or have you seen a psychiatrist on more than 5 times during the last 12 months?  

Yes  No

Within the last 7 years, have you or any applicant been denied insurance due to any health reasons for a condition that is still present?  

Yes  No

Based on your answer we are unable to issue coverage for this Short Term Medical plan. If you have additional products in your cart, please return to the Plan Selection page to remove the Short Term Medical plan and continue the application process for the other products you selected.

If you are not a US Citizen, do you expect to legally reside in the US for the duration of the policy? (If you are a US Citizen, answer “Yes”. This plan does not cover expenses incurred outside of the United States, Canada or its possessions.)  

Yes  No

Payment Method

Billing Details

Credit Card  ACH Bank Draft

Authorization

L.I.F.E. Association is a membership organization that provides lifestyle-related benefits and services to its members. Membership in the Association may be required in order to be eligible to purchase insurance coverage. Membership privileges include the opportunity to participate in all programs offered or sponsored by the Association.

By applying for L.I.F.E. Association membership, you are requesting enrollment in the L.I.F.E. Association.
IF YOU ANSWERED NO TO ALL OF THE KNOCK OUT QUESTIONS:
IT TAKES YOU TO THIS SCREEN:
IHC Secure Series

Short Term Health Insurance

IHC offers five Short Term Medical plans with many options to fit your temporary coverage needs. Next Day Coverage is available. Quote, Apply and Print your policy in less than 10 minutes. Underwritten by Security Life Insurance Company of NY.

Rated A- Excellent by AM Best

Available in all states Except: CT, MA, NJ, NY, ND, RI, VT, WA

IHC Secure Series - Short Term Medical plans include some of the least expensive short term plans on the market. There are also coinsurance options that pay 100% after your deductible is satisfied. All options use the MultiPlan PPO network. You can use any doctor or hospital but, the savings can be substantial when using a network provider.

Simply Enter your Zip Code and Birth Date for a instant Quote
NOTE: “GUARANTEED ISSUE SHORT TERM MEDICAL” IS NOT AVAILABLE IN MARYLAND
IHC GROUP

Independent Holding Company

IHC GROUP – A/K/A NATIONAL GENERAL A/K/A NHIC
IF YOU MISSED THE DISCLAIMER FROM THE SCREEN SHOT BEFORE, AND CONTINUE, NHIC GIVES YOU A NUMBER OF OPTIONS:

NATIONAL HEALTH INSURANCE COMPANY – A/K/A NATIONAL GENERAL

IF YOU MISSED THE DISCLAIMER FROM THE SCREEN SHOT BEFORE, AND CONTINUE, NHIC GIVES YOU A NUMBER OF OPTIONS:
IHC Secure Series
Short Term Health Insurance

IHC offers five Short Term Medical plans with many options to meet your temporary coverage needs. Next Day Coverage is available. Quote, Print and Print your policy in less than 10 minutes. Underwritten by Security Life Insurance Company of NY.

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Simply Enter your Zip Code and Birth Date for a instant Quote

Quote or Apply
ENTERED INFORMATION

Get a Quote

* Required

- ZIP Code
  
  21401

- Effective Date
  
  7/28/2017

Applicant

- Date of Birth:
  
  03/16/1964

- Gender
  
  Male / Female

Additional people to include on the policy

Metal Gap

- Cash benefits of up to $5,000 in Accident Medical Expense coverage

- Lump sum $7,500 cash benefits in Critical Illness coverage

- Optional $1,000 first day hospital stay benefit

Medicare Gap

- Did you know that about 10,000 people turn 65 each day?

  - Many of our customers are turning 65 in the next year.
  - Many choose a short term medical plan to cover them until they turn 65.
ENTER INFORMATION
(CONT.)
START A CUSTOMER ACCOUNT

You have received an email

Below is an automated password for your customer account, which you have also received in an email. We suggest you reset your password after logging in, creating a new password that is easy for you to remember. If you have any questions about this email or experience problems logging into your account with the password provided below, please contact our customer support team.

Your Password is: /D9s5PR
Customer support: AgentTechSupport@ihcgroup.com or 800-446-1223

Eligibility

ANSWER THE FOLLOWING MEDICAL HISTORY QUESTIONS

Misstatements and omissions may be a material misrepresentation and a basis for rescission of coverage. In the event of rescission: (1) coverage will be void as of the Effective Date; (2) all premiums paid will be refunded; (3) all claims that have been
AFTER RETRIEVING THE ACCOUNT INFORMATION AND
RESETTING THE PASSWORD

KNOCK-OUT QUESTIONS
Current Plan Details

Eligibility

Please answer the following eligibility questions before you begin.
Eligibility

• ANSWER THE FOLLOWING MEDICAL HISTORY QUESTIONS
  Misstatements and omissions may be a material misrepresentation and a basis for rescission of coverage. In the event of rescission; (1) coverage will be void as of the Effective Date; (2) all premiums paid will be refunded; (3) all claims that have been submitted will be denied; (4) if any claims have been paid, the amount of claims paid will be deducted from any premium refund due.
  
  • * Will there be any other group or individual major medical health insurance in force on the policy effective date?
    Yes / No
  
  • * Is the proposed insured, spouse, or any dependent child now pregnant?
    Yes / No
  
  • * Within the past 7 years, have you or any person applying for coverage been declined for health insurance for a condition that is still present?
    Yes / No
  
  • * Are you or any person applying for coverage currently eligible for Medicaid?
    Yes / No
  
  • * Are you or any person applying for coverage currently over 300 pounds if male or over 250 pounds if female?
    Yes / No
* Within the past 5 years have you or any person applying for coverage, received an abnormal test report for, been diagnosed with, been treated by or received follow-up care with a member of the medical profession, taken medication for or had a device surgically implanted or in place for:
  - heart disorder, heart attack, coronary artery disease, coronary bypass or stent
  - peripheral vascular disease or carotid artery disease
  - stroke or other neurological disorder
  - cancer or tumor
  - paraplegia, quadriplegia or multiple sclerosis
  - stem cell transplant
  - emphysema or COPD (chronic obstructive pulmonary disease)
  - diabetes
  - liver disorder
  - kidney disorder other than stones
  - degenerative disc disease or herniated disc
  - rheumatoid or psoriatic arthritis
  - degenerative joint disease of the knees or hips
  - alcohol or drug abuse or dependency
  - hemophilia

Yes / No
* Have you or any person proposed for coverage been diagnosed or treated for Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complex, or any other immune system disorder within the past 5 years? Answer this question “no” if you have tested positive for HIV but have not developed symptoms of the disease AIDS. Yes / No
If you answer YES to any of the questions, you get this screen.

“Unfortunately you or one of your dependents does not qualify for SSL STM. For your convenience, this product will be removed from your shopping cart . . . PLEASE CALL SCOTT EISNER AT 800-544-9505 if you have questions. . .”
My conversation with Scott Eisner about my options:

• If you have any preexisting condition and still want to purchase a short-term medical policy to cover all other health related conditions, then IHC will write that policy excluding the preexisting condition.

• HOWEVER, SCOTT CONFIRMED THAT THIS POLICY IS NOT OFFERED IN MARYLAND

STANDARD SECURITY
LIFE INSURANCE
COMPANY

STANDARD SECURITY A/K/A IHC GROUP
A/K/A NATIONAL GENERAL A/K/A NHIC
TOOK ME TO THIS SCREEN
Who We Are

For over 30 years, the member companies of The IHC Group have provided health, life, disability, dental, vision, short term medical and hospital indemnity insurance solutions to individuals and groups.

Through product innovation and committed relationships with our policyholders, we have built a strong, successful insurance organization.

Our products

- Dental and vision
  - Individual and group dental plans are a low-cost option for those looking to supplement their major medical coverage or offer employees a valuable benefit. Plans provided by The IHC Group allow you to choose your own providers or to choose from an extensive PPO network with more than 120,000 providers nationwide.
  - Dental and vision for individuals can be purchased separately or as a bundled plan.  
  - Shop individual dental 
  - Shop group dental
- Short term medical
- Supplemental insurance
- Critical illness
- Hospital and surgical indemnity
- Rx Pay Card
- Group life and disability
- Pet insurance
- Occupational Accident & Employer Liability
- Injury on Duty (IOD)
- Teledmedicine

"IHC" and the "the IHC Group" is the brand name for plans, products, and services provided by one or more of the subsidiaries and affiliate member companies of the IHC Group. ("IHC Entities"). Plans, products, and services are solely and only provided by one or more IHC Entities specified on the plan, product, or service contract, not the IHC Group. Not all plans, products, and services are available in each state.
SHOP ONLINE

Standard Security Life is licensed in all 50 states. The company is rated A+ (Excellent) for financial strength by the A.M. Best Company Inc., a widely recognized rating agency that rates insurance companies on their relative financial strength and ability to meet policyholder obligations (An A++ rating from A.M. Best is its highest rating).

Madison National Life Insurance Company, Inc.

Madison National Life is licensed in 49 states and specializes in health, life and disability insurance. The company is rated A- (Excellent) for financial strength by the A.M. Best Company Inc.

Independence American Insurance Company

Independence American is licensed in all 50 states and its products include short-term medical, hospital indemnity, fixed indemnity limited benefit, group and individual dental, and pet insurance. The company is rated A (Excellent) for financial strength by the A.M. Best Company Inc.

A.M. Best’s Rating Report

- Madison National Life Insurance Company, Inc.
- Independence American Insurance Company

IHC Specialty Benefits, Inc.

IHC Specialty Benefits, Inc. is a full-service marketing and distribution company that focuses on individual, consumer and small employer products. Products are marketed through general agents, online, telebrokerage, advisor centers, private label and directly to consumers. The company conducts business under the following brands:

- HealthDeals.com
- HealthDeals Advisors

A website which provides information for individuals who want to learn more about their health insurance options and shop for coverage online or through the Health eDeals Call Center. Health eDeals also provides a referral service, Agent Finder, for consumers who wish to work with an advisor in their area.

Health eDeals Advisors

A national marketing organization that distributes major medical insurance plans as well as other health and life insurance products. Health eDeals Advisors offers a comprehensive line of high-quality products from leading insurance carriers, including major medical, critical illness, dental, disability, life and long-term care insurance. Health eDeals Advisors is committed to providing the best possible service and support to its clients.
CLICKED HERE
SHORT-TERM MEDICAL
ENTERED MY INFORMATION
STANDARD SECURITY A/K/A IHC GROUP A/K/A NATIONAL GENERAL A/K/A NHIC

CHOSE A PLAN
ONCE I CHOSE A PLAN I GOT THIS DISCLAIMER SCREEN

ENROLLMENT AND MONTHLY FEE DISCLOSURE
Preexisting Condition Limitation

“STM LIMITED DURATION DOES NOT PROVIDE PORTABILITY OF PRIOR COVERAGE. ANY INJURY, SICKNESS FOR WHICH YOU HAVE INCURRED CHARGES, RECEIVED MEDICAL TREATMENT, CONSULTED A HEALTH CARE PROFESSIONAL, OR TAKEN PRESCRIPTION DRUGS WITHIN 5 YEARS OF THE EFFECTIVE DATE OF COVERAGE WILL NOT BE COVERED”
DISCLAIMERS CONTINUED

Standard Security Life was founded in 1958, and is domiciled in the State of New York and headquartered in New York City. It is licensed in all 50 states, the District of Columbia, the Virgin Islands, and Puerto Rico. Standard Security Life provides various lines of life, health and disability insurance, including: employer medical stop-loss, disability benefit law (DBL), short-term medical, group major medical, individual and group dental and vision, individual accident and health insurance, group term life, specialty programs designed for volunteer emergency service personnel, including group life insurance. Standard Security Life is rated A- (Excellent) by A.M. Best Company, Inc., a widely recognized rating agency that rates insurance companies on their relative financial strength and ability to meet policyholder obligations (an A++ rating from A.M. Best is its highest rating).

About Ebix Health Administration Exchange, Inc.
Ebix Health Administration Exchange, Inc. ("Ebix HAE") is an administrative services company that operates in 50 jurisdictions in both the individual and employer markets. Through certain administrative agreements with insurance carriers and its affiliation with Ebix Incorporated, Ebix HAE offers state-of-the-art and highly efficient open health insurance exchanges. Ebix HAE also provides pet insurance solutions that furnish pet owners, specialty pet hospitals, universities and general veterinary practices with the only open exchange in the country.

Rx Pay Card Disclaimers

Rx Pay Card
- The Discount Health Savings Program plan is NOT insurance.
- The plan is not insurance coverage and does not meet the minimum creditable coverage requirements under the Affordable Care Act.
- This plan provides discounts at certain healthcare providers for medical services. This plan does not make payments directly to the providers of medical services.
- The plan member is obligated to pay for all healthcare services but will receive a discount from those healthcare providers who have contracted with the discount plan organization.

Telemedicine Disclaimers

Telemedicine
- The Telemedicine plan is NOT insurance.
- The plan is not insurance coverage and does not meet the minimum coverage requirements under the Affordable Care Act.
- This plan provides discounts at certain healthcare providers for medical services. This plan does not make payments directly to the providers of medical services.
- The plan member is obligated to pay for all healthcare services but will receive a discount from those healthcare providers who have contracted with the discount plan organization.

Frame Dental Disclaimers

Frame Dental
- Availability - Frame Dental is available in the following states: AK, AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA,
DISCLAIMERS CONTINUED

CLICKED
THAT I
AGREED
CREATED A CUSTOMER ACCOUNT
RETRIEVED ACCOUNT FROM EMAIL
Welcome crovers180@gmail.com

This profile page allows you to change your password, review products remaining in your shopping cart, complete applications that you have started and saved, download forms of active policies you have with The IHC Group. If you have any questions about completing outstanding applications or want more information on products you have purchased, contact your insurance Agent.

Outstanding Activity

Complete or Modify SSL STM
STANDARD SECURITY A/K/A IHC GROUP A/K/A NATIONAL GENERAL A/K/A NHIC

RE-ENTERED MY INFORMATION FOR THE 2ND TIME
STANDARD SECURITY A/K/A IHC GROUP A/K/A NATIONAL GENERAL A/K/A NHIC

BACK TO THE SAME SET OF KNOCK-OUT QUESTIONS
IF YOU ANSWER YES TO ANY OF THE KNOCK-OUT QUESTIONS

“Unfortunately you or one of your dependents does not qualify for SSL STM. For your convenience, this product will be removed from your shopping cart . . . PLEASE call IHC Specialty Benefits 407-598-0298 if you have any questions . . .
I called Yvonne Haven (407-598-0298) about my options

• She stated that “because the state of Maryland has a State Exchange, it is extremely difficult to write ANY STM policies in Maryland – This is due to the fact that Maryland is way out of hand with pricing.”

• She stated that if you answer YES to any of the questions, then they could not offer ANY coverage of ANY kind in Maryland.
FREEDOM LIFE

A/K/A  US HEALTH
FREEDOM LIFE A/K/A US HEALTH GROUP
FREEDOM LIFE A/K/A US HEALTH GROUP

We are USHEALTH Group
Protect Your Family
Now and Later

A family of companies providing a better level of innovative health coverage for people just like you.

At USHEALTH Group with our family of companies we offer a full portfolio of plans that let you tailor health coverage to YOUR specific needs. With over 50 Collective years of health insurance experience, USHEALTH Group family of companies are true innovators in the industry that offers flexible, affordable and secure plans for you and your family.

Get A Free Quote!
Freedom Life Insurance Company of America, Inc.

Company Overview

Freedom Life Insurance Company of America, Inc. provides life insurance products and services. The company also offers health, accident, credit, and annuity products. The company was formerly known as Consolidated American Life Insurance Company, Inc. and changed its name to Freedom Life Insurance Company of America, Inc. in January 1996. The company was incorporated in 1955 and is headquartered in Fort Worth, Texas. Freedom Life Insurance Company of America, Inc. operates as a subsidiary of USHEALTH Group, Inc.

300 Burnett Street
Suite 200
Fort Worth,
TX 76101
United States

Founded in 1956
“Freedom Life Insurance Company of America, Inc. provides life insurance products and services. The company also offers health, accident, credit, and annuities products. Freedom Life Insurance Company of America, Inc. operates as a subsidiary of USHEALTH Group, Inc.”
We are US HEALTH Group

A family of companies providing a better level of innovative health coverage for people just like you.

At USHEALTH Group with our family of companies we offer a full portfolio of plans that let you tailor health coverage to YOUR specific needs. With over 50 Collective years of health insurance experience, USHEALTH Group family of companies are true innovators in the industry that offers flexible, affordable and secure plans for you and your family.

Get A Free Quote!
However, the PremierChoice plan offers “PremierChoice Medical Insurance Sickness and Accident Plans”
CONCLUSION

• There is no option to apply online for short-term medical policies

• I called Freedom Life/US Health Group located at 300 Burnett Street, Suite 200 Fort Worth, TX 76102-2734 at 1.800.387.9027

• They confirmed that there was no way to apply online and gave me the name of a producer in Maryland, Steve Koncurat (443-430-3200), who could help me get a STM policy.
CONCLUSION

• Steve suggested that I make an appointment, either over the phone or in person and that he could walk me through the steps. He confirmed that there was no option to apply online.

• He confirmed that Freedom Life a/k/a US Health Group had a set of eligibility questions similar, if not the same as, IHC a/k/a Standard Security a/k/a National General a/k/a NHIC.
He confirmed that if you answer YES to any of the eligibility questions, then US Health could not write ANY coverage of ANY kind in Maryland.
KAISER FOUNDATION
HEALTH PLAN OF THE MID-ATLANTIC
There was no option for STM, so I entered a zip code and viewed their health plans.
KAISER FOUNDATION HEALTH PLAN OF THE MID-ATLANTIC STATES, INC. *

ENTERED A ZIP CODE

Apply Now

Make sure you have health insurance when you need it. Learn more about applying.
> Find out more about applying

Qualify for federal financial assistance?

You may be eligible for financial help from the federal government to lower your monthly premium.
> See if you qualify for federal assistance

Health care reform & Marketplaces

See what health care reform means for you and learn about Health Insurance Marketplaces.
> Find out more about health care reform

Why Kaiser Permanente?

See why more and more Americans are choosing to thrive with Kaiser Permanente's affordable health care coverage.
> Why Kaiser Permanente?
“THANK YOU FOR CONSIDERING KAISER PERMANENTE. WE CURRENTLY DO NOT OFFER HEALTH CARE COVERAGE IN YOUR AREA...”
Per April – Located in Texas at 1-800-488-3590:

“Kaiser Permanente offers individual and family plans on a monthly basis. We do not offer short-term medical policies. If someone misses open enrollment and does not qualify for special enrollment, the insured will need to seek short-term medical insurance through a carrier that offers short-term medical policies.”
MADISON NATIONAL LIFE INSURANCE COMPANY
There was no option for short-term medical coverage.
There was no option for short-term medical coverage.
There was no option for short-term medical coverage.
Madison National Life Insurance Company, Inc. (MNL) is a wholly-owned subsidiary of Independence Holding Company, (NYSE: IHC) and a member of the IHC Group.

MNL was formed in 1961, and is headquartered in Madison Wisconsin. The Company is licensed in 49 states, American Samoa, the District of Columbia, Guam, and the Virgin Islands. Madison National Life is rated A-(Excellent), for financial strength, by A.M. Best, a widely recognized rating agency that rates insurance companies on their relative financial strength and ability to meet their obligation to their insureds (An A++ rating from A.M. Best is its highest rating).

Madison National Life is involved in several lines of life, health and disability business including:

- Group Term Life, Short-Term Disability and Long-Term Disability for both public and private sector employers across the country.

For information about the company or a particular business unit, please contact us.
Per Melissa – 866-513-1479:

There was no choice for short-term medical coverage on the Madison National website, so I called the number above.

Per Melissa, Madison offers short-term medical plans through its “sales department.” She gave me the number: 800-446-1223 (ext 1).

I called the number and reached IHC Specialty Benefits, another “member” of IHC.
There was no link to apply for a short-term medical policy, so I clicked on ABOUT.

Individual Products

- Short Term Medical
- Supplemental Plans
- Critical Illness
- Dental
- RX Paycard
- Pet Insurance

Temporary, affordable health insurance for individuals and families between ACA plans, short term medical (STM) policies provide coverage up to 90 days. STM benefits cover unexpected medical care such as emergency room treatment, ambulance services, intensive or specialized care, surgical services and more.

Online quoting and enrollment, next-day effective dates, and choice of deductible options are available. STM is a quick, simple solution for anyone who needs to bridge a coverage gap due to an employer waiting period, job search, divorce and other special situations.
Which took me to this page.

IHC Specialty Benefits, Inc.

IHC Specialty Benefits, Inc., is a full-service marketing and distribution company that focuses on individual, consumer and small employer products. Products are marketed through general agents, online, telebrokerage, advisor centers, private label and directly to consumers. The company conducts business under the following brands:

- HealtheDeals.com
- Health eDeals Advisors
- Aspira A Mas
- PetPlace

THEN I CLICKED HERE
There was no link, so I googled HealthDeals.com
LOOK FAMILIAR???

See Standard Security slides

**Short Term Health Insurance**
Temporary, affordable health insurance
- Cost-effective plans
- Next day coverage
- Custom plan length
- Multiple plan options

**Short term may be a right fit if you:**
- Have a new job and need temporary coverage between waiting periods
- Lost your job and looking for an alternative to COBRA
- You missed the Obamacare deadline
- Are a student or aged out of your parent’s plan

**Get an Instant Quote**

* ZIP Code*
21401

* Effective Date*
8/16/2017

* Gender*
- Male
- Female

* Date of Birth*
03/16/1964

Submit
About Us

Independence American Insurance Company

Independence American is licensed in 50 jurisdictions and specializes in specialty health insurance coverages, pet insurance, and non-subscriber occupational accident insurance. The company is rated A- (Excellent) for financial strength by A.M. Best Company Inc.

Our products include:
- Hospital and surgical indemnity
- Temporary health
- Pet insurance
Our Products

Hospital and Surgical Indemnity

Millions of Americans are finding that traditional health insurance plans are too costly or that they are paying high premiums for protection that does not meet their needs.

For individuals and families looking for extra protection, Independence American offers hospital and surgical indemnity plans that can be used to fill gaps in your primary insurance coverage. These plans can be purchased individually, by group, or as part of a policy.

Products:
- Hospital and Surgical Indemnity
- Temporary Health Insurance
- Individual Dental Insurance
- Pet Insurance
There was no choice for short-term medical coverage on the Independence American website, so I called their number.
I called 212-355-4141
I reached “Standard Security Life Insurance Company” and spoke with Rachel Lipari. Rachel gave me a marketing representative’s number: 952-746-6614.

I called the number and reached Dave Keller at IHC Specialty Benefits, another “member” of IHC.
CONCLUSION

• National Health Insurance Company and Standard Security Life Insurance Company of New York, along with Independence American Insurance Company and Madison National Life, are all part of IHC, a holding group of which all four are members. All STM policies from all four insurers are provided by IHC.

• Hence, they all have the same eligibility (“knock-out”) questions. If you answer “YES” to any of the knock-out questions, you are not allowed to go any further.
• These companies DO NOT OFFER STM GUARANTEED ISSUE (excluding preexisting conditions) in Maryland.

• Freedom Life Insurance Company of America operates as a subsidiary of US HEALTH Group, Inc.” (USHEALTH)

• Freedom Life/USHEALTH does not offer short-term medical quotes online. You must call a representative in your area.

• Freedom Life/USHEALTH has a set of eligibility questions similar, if not the same as, IHC a/k/a Standard Security a/k/a National General a/k/a NHIC. If you answer “YES” to any of the knock-out questions, you are not allowed to go any further.
CONCLUSION

- Freedom Life/USHEALTH does not offer STM guaranteed issue coverage (excluding preexisting conditions) in Maryland.

- Kaiser Foundation Health Plan of the Mid-Atlantic (KAISER). Per a Kaiser representative, “Kaiser does not offer short-term medical plans.”

- Essentially, Marylanders have two options for short-term medical insurance: IHC and Freedom Life Insurance (US Health).

- Neither IHC nor Freedom Life offers STM guaranteed issue coverage in Maryland, both of which use knock-out questions for eligibility purposes.