



# How to Shop Online for a Short-Term Health Plan



In the last few years more and more products and services can be shopped for and purchased online. Health insurance is no different. Shopping online offers a lot of convenience and allows you to compare several options at once.

The challenge is sifting through the many different plan options and ways to structure the plans to find the plan that is right for you and a good value.

Most people are not too familiar with the ins and outs of how health insurance plans are structured, so it can be a daunting process. The most important thing when shopping online for a health plan is to know what you are looking at. Some key things to make sure you know are:

1. **Any internal limits** - All plans have certain limitations and exclusions, but some have more than others. Typically, when you see a list of many different plan options, the plans with the lowest premiums have a lot of internal limits you need to look out for. They may seem cost effective, but they are usually not the best overall value.
2. **Out of pocket limit** - It is important to know your out of pocket limit when choosing a health plan. It is not always just the deductible. Knowing the out of pocket max is important in determining if it is a good value in relation to the premium.
3. **Term Length** - Short term plans have term lengths ranging from as few as 30 days to as long as 3 years depending on what state you live in. Choose the longest term that is available in your state so you have it just in case you need it longer than anticipated. If you no longer need the plan and you're still within the term, you can cancel it at any time without penalty.

## About Free Market Health Plans

Free Market Health Plans is an insurance agency and consultant located in Mason, Ohio dedicated to educating the consumer on strategies for health insurance and risk management. We specialize in health insurance plans and alternatives to the ACA (Obamacare). Our goal is to provide clients better choices and better coverage for the healthcare and protection they need. The Right Plan, with Real Value

We offer plans in Florida, Georgia, Kentucky, Michigan, Missouri, North Carolina, Ohio, South Carolina, and Tennessee.

Visit our website [www.freemarketplans.com](http://www.freemarketplans.com), or call us at (855)-222-7033 to learn more. You can also shop and enroll in a health insurance plan directly through our website!



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