



# Short Term Medical Coverage Frequently Asked Questions

*Short Term Medical insurance is designed to provide medical coverage on a temporary basis to fill a temporary need. It is not intended to replace permanent coverage.*

*Here are a few of the most common questions we receive about our Short Term Medical insurance.*



**PacificSource**  
HEALTH PLANS

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[www.pacificsource.com](http://www.pacificsource.com)

## Benefits

Covered services include physician office visits, urgent care and emergency room visits, inpatient hospital care, outpatient surgery, and prescription drugs. *Please see your policy for a full list of covered services.*

## What benefits are excluded?

For a complete list of limitations and exclusions, please review your policy. Some excluded services include: pre-existing conditions, well baby care, routine physicals/exams, maternity care, and mental health or chemical dependency treatments.

## How soon can I use my coverage?

As soon as your application is accepted and you are enrolled in the policy. We strive to process your application the day it is received. Please read your policy for a complete list of covered services and exclusions.

## How do I know which Short Term Medical plan is best for me?

While covered services are the same for each of our STM plans, we offer four deductible options, two payment options, and your choice of coverage length (between one and six months). Our rate table can help you compare the daily and monthly rates for your family's composition.

## If I'm in the middle of treatment when my policy expires, will the rest of my treatment be covered?

If a covered individual is hospital-confined on the policy's expiration date, PacificSource will continue to accept claims for that condition and pay toward the associated covered expenses incurred during that hospital confinement. Benefit eligibility ends upon discharge from the hospital or when the policy's benefits are exhausted, whichever happens first.

## What is the prescription drug benefit?

Generic and preferred brand name drugs are covered for a \$15 copayment or 50% coinsurance, whichever is greater. Nonpreferred drugs, oral contraceptives, and specialty drugs are excluded. See your policy for specific details.

## Are existing medical conditions covered on this plan?

This plan does not cover pre-existing conditions. A pre-existing condition is any sickness or injury for which medical advice, treatment, or prescription drugs were received, or symptoms have been shown, during the preceding five years.

## If I reapply for a second Short Term Medical policy, will the conditions for which I was treated under the first policy be covered under the second policy?

No. Any condition that existed or occurred under one policy will be a pre-existing condition under the subsequent policy. Therefore, that condition will not be covered under the subsequent policy.

## Providers

### Do I have to use certain doctors? If so, how do I find them?

You can choose your own doctors and hospitals. However, by using providers within our large participating provider network, you can receive discounts on care. Simply click on Provider Directory on our Web site to find participating providers near you. Choose the *Preferred PSN* or *Elect* panel as your plan type.

### How do I find providers if I travel to another state or country?

Within the United States, you have access to the First Health Network. (link) By using providers in this

*Short Term Medical insurance is a great way for healthy people to find peace of mind as they go through transitions in life.*

network, services will be covered at the participating provider level. If you are outside the United States, covered services include medical emergencies only, and these services are covered at the nonparticipating provider level.

## Eligibility

You must be an Oregon resident to be eligible for coverage.

### Can I cover my dependent who is a student in another state?

Yes, you can cover your dependent who is a student in another state, as long as their permanent address is in Oregon and you are contributing to their ongoing support.

### If I move to another state, can I maintain or renew this policy?

No, you must be a resident of Oregon to apply and maintain coverage under a Short Term Medical policy. If you move during your policy, any prepaid premium for the upcoming months of coverage will be refunded upon request.

## Rates and Premium Payment

### What happens to the premium and application fee I sent with my application if I am denied coverage?

We will return your premium check and application fee, along with an explanation of why your application was declined.

## Want More Information?

If you have questions about our Short Term Medical coverage, please contact your insurance agent or a PacificSource Individual Service Representative at (866) 695-8684 or by e-mail at [individual@pacificsource.com](mailto:individual@pacificsource.com).

Ready to apply? Get your application online at [www.pacificsource.com](http://www.pacificsource.com).

### When is premium due? Will I receive a bill?

- If you select a policy with a daily rate, your premium is due in advance with your application and application fee. You will receive monthly statements to show that you have paid.
- If you select a policy with a monthly rate, you will receive monthly statements that shows the amount due. This amount will automatically be withdrawn from your bank account on the first of each month.

### I'm self employed. Can I pay premium with a company check?

No, we cannot take a company check if you are self employed. Employers cannot pay for Short Term Medical policies.

### If someone on my policy has a birthday during the policy period, will my rates change because they're a year older?

No, the rates will remain the same for the current policy's duration.

## Enrollment

### Can I be denied coverage?

Once we receive your application, we will verify that you and your family meet our eligibility requirements. You must be able to answer all the questions in the Medical Information section of your application with a "no."

### If I am enrolling only my children, can multiple children sign up on one policy?

No, only one child can be listed per application unless the subscriber is the parent or guardian. A child cannot list a sibling as a dependent. A separate application and separate \$20 application fee is needed for each child, and the premium will be based on each child's age.

### If I need coverage longer than first anticipated, can I renew my policy?

You can reapply for a new policy by submitting a new application with a premium payment and application fee. You are only allowed to enroll in two Short Term Medical policies in a 12-month period. Keep in mind, any condition that existed or occurred under the first policy will be a pre-existing condition under the subsequent policy and will not be covered.

## Credit for Coverage

### Is this creditable coverage?

Short Term Medical coverage is creditable when a PacificSource Short Term Medical policyholder enrolls in a PacificSource group or individual policy. We cannot guarantee that STM policies will be considered creditable among different insurance carriers.



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