Short-term Health Plan
Enhanced vs Traditional

- Guaranteed Issue
- Guaranteed renewable & converting to ACA plans
- Total duration (with renewals) may not exceed 36 months
- Carrier must also offer Exchange Plans
- May be offered year-round or through an Open Enrollment Period
- Protection against preexisting condition exclusion periods under certain circumstances
- More robust benefits and consumer protection requirements

- Not guaranteed issue
- Non-renewable; cannot be reissued within 63 days of effective date
- Total duration may not exceed 6 months
- No requirement for carrier to offer Exchange Plans
- Offered year round
- More limited benefits and consumer protection requirements

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Determining Actuarial Values

The Dept. of Health and Human Services (HHS) requires health insurance plans offered in the individual and small group markets to have **BRONZE**, **SILVER**, **GOLD**, or **PLATINUM** plans.

The Actuarial Value (AV) Calculator determines a plan’s metal levels based on cost-sharing—the percentage the insurance company pays for each claim.

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Individual Medical
Plans by Metal and Area

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**Metal Plan Comparisons of 5 Enhanced Short-Term Plans**

- **Bronze Plans are between 56% and 65% AV**
  - ESTP *Blue Cross of Idaho Access Protector Plan* at 48% AV

- **Silver Plans are between 66% and 72% AV**
  - ESTP *Blue Cross of Idaho Access Safeguard Plan* at 62% AV
  - ESTP *SelectHealth 5000 Plan* at 65% AV

- **Gold Plans are between 76% and 82%**
  - ESTP *Blue Cross of Idaho Access Secure Plan* at 70% AV
  - ESTP *SelectHealth 2000 Plan* at 71% AV

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