

Short Term VS ACA Plans - Doctor visits and outpatient care, Emergency services, Hospitalization, and Laboratory services/tests are covered in Short Term health plans.

That Short Term health insurance doesn't include all the essential health benefits outlined by the ACA isn't necessarily a bad thing. Not everyone requires all those benefits,

Essential Health Benefits	ACA Plans	Short Term Plans
1. Doctor visits for illness and injury and other outpatient care (ambulatory services)	Yes	Yes. Subject to your deductible or a copay depending on your plan.
2. Emergency services	Yes	Yes; \$500 per day
3. Hospitalization	Yes	Yes
4. Maternity and newborn care	Yes	Pregnancy not covered, except for complications. Newborn care limited.
5. Mental health and substance use disorder services	Yes	No coverage or limited coverage, depending on your plan.
6. Prescription drug coverage	Yes	Covered through a separate stand-alone plan
7. Rehabilitative and habilitative services and devices	Yes	Limited. (Oxygen, casts, non-dental splints, crutches, non-orthodontic braces, radiation and chemotherapy services and equipment rental)
8. Laboratory tests and services	Yes	Yes
9. Preventive and wellness care	Yes	Limited. Mammography, Pap smear and prostate antigen test (covered at specific age intervals and when recommended by a physician) at 100%
10. Pediatric services (including both oral care and vision care)	Yes	No, unless mandated at the state level.