

# WPS Short-Term Health Plan FAQ



<b>Is there an application fee?</b>	No.
<b>Who is eligible to apply?</b>	Individuals age 18–64.
<b>How do you develop the rate for my policy?</b>	Rates are based on age, policy duration, gender, and county.
<b>Is this policy medically underwritten?</b>	Yes. The application contains questions pertaining to your medical history. If you select yes to any of these medical underwriting questions, you will not be eligible for this short-term policy.
<b>If I'm denied coverage, are my spouse or children still eligible for coverage?</b>	If the primary applicant is declined, a spouse older than age 18 can become the primary applicant. If there is no spouse, all family members on the application would be declined. WPS does not offer child-only plans.
<b>Are my pre-existing conditions covered?</b>	No, the short-term plan will not cover pre-existing conditions. Additionally, if you purchase a subsequent policy, the health plan might not provide coverage for pre-existing conditions.
<b>What is the policy waiting period, if any?</b>	Expenses for injuries are eligible for coverage as of your plan's effective date. Expenses for illnesses are eligible for coverage beginning on the seventh day following the effective date.
<b>When does my coverage take effect?</b>	Coverage begins the day after the online application is submitted or the postmark date of the paper application and as late as 60 days from today's date. Coverage will not be in effect unless a full month's premium has been collected.
<b>Are there coverage limits or a lifetime maximum?</b>	There is a \$1 million lifetime maximum.
<b>Are there any benefit limitations, maximums, or exclusions?</b>	Yes, exclusions and limitations apply. Please refer to your policy packet for additional details.
<b>Is the prescription drug coverage considered creditable to avoid the Medicare Part D penalty?</b>	No.
<b>When my short-term policy terminates, does it create a qualifying life event or Special Enrollment Period that allows me to apply for other coverage?</b>	No. Short-term policies are not considered creditable coverage. You must wait for a qualifying life event or Open Enrollment Period to apply for an individual policy. However, loss of a short-term plan may create a special enrollment opportunity to enroll in a group health plan. This depends on the terms of the group policy.

<b>What providers can I see?</b>	The WPS Short-Term Health Plan uses the WPS Statewide Network. This network includes more than 15,000 health care providers, a wide range of clinics and specialty care centers, and 138 hospitals throughout Wisconsin, as well as parts of Illinois, Iowa, and Minnesota. If you receive care outside of the WPS Statewide Network, benefits may be reduced, claims will be subject to a maximum allowable charge, and the provider may bill you for charges above the maximum allowable fees.
<b>Do I have coverage outside of Wisconsin?</b>	Yes, this plan offers out-of-network benefits at a higher out-of-pocket cost.
<b>What happens if I move out of Wisconsin?</b>	If you move outside of Wisconsin after the policy is in effect, you can retain the policy for the duration of the policy term. Once the policy term expires, you will no longer be eligible for another term.
<b>I heard I can have coverage for 36 months. Why can I only have a total of 18 consecutive months of coverage on the WPS Short-Term Health Plan?</b>	On Aug. 3, 2018, the federal government released final rules extending short-term policies from less than three months to less than 12 months and allowing a maximum duration of 36 months of consecutive coverage periods. However, these final rules allow states to make laws governing short-term plans. Wisconsin state law only allows consecutive policies to last a maximum term duration of 18 months.
<b>What term durations are available?</b>	Policies can be written in increments from one month up to 12 months, including partial months. However, you can purchase additional policies to cover up to a total of 18 consecutive months.
<b>Is my short-term policy renewable?</b>	No, short-term policies are not renewable. You may apply for additional policies provided they do not exceed 18 consecutive months of coverage.
<b>Can I have a policy that has an effective date besides the first of the month?</b>	Yes. Your effective date can be any date during the month with a 30-day coverage period. Partial months of coverage will be prorated based on the monthly premium.
<b>I've reached my 18-month limit. How long do I have to wait to sign up for another short-term policy?</b>	If you reach your 18-month maximum consecutive policy period limit with WPS, you must observe a 63-day break before being eligible to re-apply for another short-term policy.
<b>Will my short-term health plan coordinate with other coverage?</b>	Your short-term plan will coordinate with other health insurance policies. Please refer to your policy for additional details.
<b>Can my policy be rescinded?</b>	Yes. WPS reserves the right to rescind a policy in the event there is a failure to disclose or material misrepresentation of required information during the application process.
<b>Can I terminate my policy prior to the termination date?</b>	Yes. However, since we offer one-month policies, this should be a rare occurrence.
<b>Do I get an ID card?</b>	Once enrolled, and your eligibility is confirmed, WPS will issue you an ID card. However, the policy will not be in effect until the premium for the first month is paid.
<b>Do I need to pay for the entire short-term policy up front or will you bill monthly?</b>	Policies are billed monthly. The premium due date is the first day of each month.
<b>Does WPS require a first-month or down payment?</b>	Yes, WPS requires payment of a full month's premium at the time you submit your application.
<b>What are my payment options?</b>	You can pay your premium by credit card, Automated Clearing House (ACH), or check.
<b>What major credit cards are accepted?</b>	We accept Visa, Mastercard, and Discover.
<b>Are there any fees associated with my available payment options?</b>	There are no fees applied to any payment options. Plus, there is a 2% discount applied when paying through ACH.
<b>Is there a grace period if I miss a payment?</b>	There is a 10-day grace period following the premium due date.
<b>What happens if I stop making payments before the policy termination date?</b>	If your premium is not received prior to the 10-day grace period, your policy will be terminated.
<b>Where do I send my payment?</b>	If paying by check, please send payments to: WPS Health Insurance, P.O. Box 9, Madison, WI 53701.
<b>Who can I call if I have a question?</b>	You may contact one of our sales associates at 800-332-6421.

