

PIVOT HEALTH STM SOLUTION VS ACA PLANS

WHAT'S THE DIFFERENCE?

PIVOT HEALTH SHORT-TERM MEDICAL COVERAGE OPTION

AFFORDABLE CARE ACT

12 months a year

WHEN CAN YOU ENROLL

November 1 - January 15, or If you
have a Qualifying Life Event

Coverage for up to
3 years in select states

PLAN DURATION

Coverage for one year

Yes, depending on your health
history, you may be denied coverage

MEDICAL QUESTIONS

No, you're guaranteed coverage

8 out of 10 essential benefits,
including preventive services

KEY BENEFITS

All 10 essential benefits, including
maternity services; pre-existing
conditions covered

See any doctor or facility with
open access plans

NETWORK

In-network providers

Premiums to fit a range
of budgets

COST

Government subsidies available
based on household income