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From the 2019 "W . a S H a . I . . a . ." document

- X Is it a Short-Term, Limited Duration plan, a Sharing Ministry plan, or other limited-coverage plan? Is it sold through an association that requires a membership fee? If so, it could cover less than Marketplace plans.
- X Is the person selling the plan licensed in [STATE]? If so, ask for his/her state license number and contact [STATE DOI] at [phone number] to confirm.
- X What is the insurance company and is it licensed in [STATE]?
- X Does the plan require enrollment in an association or as a limited partner?
- X Does the plan cover your pre-existing conditions? Does it cover your medications?
- X What are the deductibles? There may be different deductibles for different services.
- X Does the plan set a limit on how much I have to pay out of pocket in a year (maximum out of pocket or MOOP)?
- X What services DOESN'T the plan cover? Always ask about Exclusions and Limitations on non-ACA policies and whether a claim can be denied or not paid after the fact.
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