



NORTH AMERICAN HEALTH PLANS

NEW SHORT TERM MEDICAL PRODUCT

SHAKING UP THE STM MARKET

DATE

27 MARCH 2020

WRITTEN BY

ANDY DASTUR

EXECUTIVE VP OF NAHP
888-362-1214
SALES@LIFEPLANSLLC.COM



ABOUT NAHP

FREE LEADS

paid for by our insurance carrier partners

MARKETING ALLOWANCES

to cover marketing costs and help you reach new markets

100+ INSURANCE CARRIERS

offering best in class products

INDUSTRY EXPERTS

offering trainings customized to your individual needs and experience level

TRAINING WEBINARS

conducted three times a week

SETTING YOU UP FOR SUCCESS.

WE CULTIVATE

a producer driven organization where top producers share their best practices.



WE OFFER

exclusive incentives including cash bonuses and incentive trips to exotic locations.



WE ARE

a boutique style FMO, but we are amongst the Top 5 distributors with our major carriers.



PRODUCT OFFERINGS

U65 HEALTH PRODUCTS

- Fixed Benefit Indemnity Health Products
- Short Term Major Medical
- ObamaCare
- Supplemental Health
- Dental

MEDICARE PRODUCTS

- Medicare Supplement
- Medicare Advantage
- Prescription Drug Plans
- Supplemental Health
- Dental / Vision / Hearing

GROUP PRODUCTS

- Group Medical
- Self-Funded Medical
- Minimum Essential Coverage
- Health Reimbursement Account
- Supplemental Health

SHAKE UP THE STM MARKET.

EXCLUSIVE SHORT TERM MEDICAL PRODUCT



- **Unlimited** doctor visits - NO max!
- **\$40 copay** doctor visits, **\$40 copay** for urgent care, **\$50 copay** for wellness visits
- No waiting period for **preventive services**
- **Preexisting condition coverage***
- **A rated** (Excellent), \$4 billion publicly traded carrier
- Available to agents **exclusively through North American Health Plans**
- **New entrant** into the STM broker market
- Instant effective date with **no wait**
- Available in **40+ states** nationwide
- **Competitive rates** to get your client the best deal
- Great **compensation**
- **eApp & eSign**

*Check policy for limitations and exclusions

PRODUCT COMPARISON

	MOST STM PRODUCTS	<i>NEW STM PRODUCT</i>
Doctor Visits	Max 4 / year	Unlimited
Dr Office Visit Copay	\$75 copay	\$40 copay
Wellness Visit Wait Period	6 month	None
Wellness Visit Copay	Subject to Deductible & Coinsurance	\$50 copay
Pre-Ex	No Pre-Ex Coverage for 12 months	Pre-Ex Allowance
Network	Limited Network	Any Provider (PHCS discounts)
Out of Network Coverage	None	Yes, same as in network
Balance Billing Allowed	Yes	No
Child Only Policies	No	Yes

ANDY DASTUR

EXECUTIVE VP OF NAHP

888-362-1214

SALES@LIFEPLANSLLC.COM