

HSA for America Introduces New Cat365 Short Term Plans: Affordable, Flexible Health Sharing Solutions

ACA Open Enrollment is closed, but Cat365 Short-Term Plans offer year-round, flexible support. HSA for America provides expert support to find the right plan.

FORT COLLINS, CO, UNITED STATES, February 28, 2025 /EINPresswire.com/ -- HSA for America, a team of Health insurance and health-sharing advisors and experts, is introducing new Cat365 health-sharing plans, offering affordable pricing for people who need support paying healthcare bills.



Our clients don't just need a health plan—they need a partner they can trust and that's what sets HSA for America apart."

Wiley Long

Health sharing plans, an alternative to traditional health insurance, are designed to help people access affordable protection, particularly when they're between jobs, waiting for employer benefits, or struggling financially. Cat365

short-term health sharing plans allow users to access flexible support to help them pay for the cost of healthcare.

With the ability to provide support for just a few weeks, to up to a year, Cat365 plans offer a lifeline to those looking to reduce out-of-pocket expenses in the short term while maintaining access to essential healthcare services.

The Changing Landscape for Short-Term Health Insurance

The rise of [short-term health-sharing plans](#) like Cat365 marks a shift in available solutions for those who need support paying healthcare expenses.

Recently, the law in the United States surrounding short-term health insurance has shifted. Previously, users could hold onto short-term insurance for a year or longer. Now, new rules imposed by the Biden administration limit users to a maximum of three months of coverage and prevent them from signing up for consecutive coverage periods.

Health-sharing solutions like the Cat365 plan aren't subject to the same rules as short-term health insurance coverage. This means that these plans address the limitations of short-term

health insurance, allowing users to access affordable, temporary support for periods of up to one year with rollover options available.

For individuals who don't need a traditional, permanent insurance plan immediately, short-term health-sharing plans offer a fantastic alternative - significantly cutting healthcare costs while giving consumers more of the freedom and flexibility they need.

Cat365 Short-Term health plans stand out with features such as:

1. Competitive monthly contribution rates that reduce financial strain
2. The flexibility to tailor enrollment periods to individual needs
3. Nationwide provider networks that offer access to quality care
4. Rapid enrollment and approval processes

"Cat365 Short Term plans give people the flexibility to secure solutions that fit their immediate needs," said Wiley Long, President of HSA for America. "These plans are especially valuable for those in transitional periods or those who don't need comprehensive, long-term plans. They make affordable healthcare a reality for many individuals and families."

Expert Support from HSA for America

The new rules surrounding short-term health-sharing plans can be challenging to navigate.

Although carriers are required to clearly explain the extent of the support offered and how these plans differ from ACA options, policy components and elements can vary.

Health-sharing plans aren't the same as health insurance plans. There's no insurance company to pay the bills - instead, the plans are funded by the members' contributions.

Before signing up for a health-sharing program, consumers should be aware of the strengths and limitations of these plans. The Cat365 short-term health-sharing plans lack funding for prescription drugs, preventative screenings, emergency services, hospitalization, and lab work.

They also have specific rules on what needs to be paid out of pocket, depending on the plan chosen. HSA for America, recognized as a trusted resource for individuals and businesses seeking HSA-qualified health insurance, health share plans, and other money-saving healthcare solutions, can help users understand their options.

With the launch of Cat365 Short-Term plans, the company further reinforces its commitment to delivering personalized guidance and cost-saving opportunities.

HSA for America provides clients with dedicated Personal Benefits Managers, who offer tailored advice throughout the enrolment process and beyond. Clients also benefit from annual plan

reviews, ensuring their solution evolves with their needs.

“Our clients don’t just need a health plan—they need a partner they can trust,” Long explained. “That’s what sets HSA for America apart. From extensive online resources to one-on-one consultations, we provide the tools and support people need to make informed decisions.”

Cat365 Short-Term Plans: Addressing Today’s Healthcare Challenges

As healthcare costs continue rising, many individuals and families seek innovative ways to manage out-of-pocket expenses without compromising quality care.

Cat365 Short-Term Plans offer a reliable alternative to high-cost, long-term insurance policies, and restrictive short-term insurance plans, allowing consumers to access essential healthcare services temporarily while saving money.

With HSA for America, individuals can more effectively access Cat365 short-term plans specific to their needs. With expert guidance and personalized resources, HSA addresses the immediate needs of consumers while ensuring access to quality care at an affordable cost.

To learn more about Cat365 Short-Term Plans and other innovative healthcare solutions, contact an [HSA for America Personal Benefits Manager](#).

About HSA for America

HSA for America is the nation’s leading independent health insurance advisor, specializing in health savings accounts (HSAs), health share plans, and affordable insurance solutions for individuals, families, and small businesses.

The company is dedicated to empowering clients to save money on healthcare costs while maximizing their benefits. Through expert guidance, personalized service, and extensive online resources, HSA for America helps clients make informed decisions and achieve long-term financial security in their healthcare choices. For more information, visit www.HSAforAmerica.com.

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