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Waiting Period

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What is a Waiting Period

A waiting period is the amount of time an insured must wait before some or all of their [coverage](#) comes into effect. The insured may not receive benefits for claims filed during the waiting period. Waiting periods may also be known as elimination periods and qualifying periods.

Policyholders need to consider their ability to pay for expenses when choosing the length of the waiting period for a policy.

BREAKING DOWN Waiting Period



active, the cost of a premium may reduce slightly. In health insurance, there are several types of waiting periods.

An employer waiting period requires an employee to wait a specified period, such as three months, before they may receive company-subsidized health services. Often a provision like this will be in place for a company who expects a high turn-over rate in employees. Once an employee enrolls, they may have an additional waiting period before they may claim on the coverage.

Health Maintenance Organizations ([HMO](#)) have affiliation waiting periods. The Health Insurance Portability and Accountability Act ([HIPAA](#)) regulates affiliation wait periods and does not allow them to exceed three months.

A pre-existing condition exclusion period varies from one to 18 months. These wait-times refer to specific health conditions an individual may have in the six months before enrolling in a health insurance plan. Coverage may be limited or excluded for the pre-existing condition. However, if the insured can prove uninterrupted insurance previous to changing policies, that coverage can count towards the pre-existing condition exclusion. Exemptions allow those who have at least one-year of group health coverage at one job and a span of no more than 63 days to avoid this provision.

Many health insurance plans come with long mandatory waiting periods for certain types of coverage.

- Cancer and cardiovascular care may have wait periods of up to two years.
- Maternity care waits may be as long as 10 to 12 months but commonly are 30 to 90 days.
- The dental care waiting period is typically 6 to 12 months. Some insurance companies also impose restrictions, or additional waiting periods, that control how often the insured may receive specific dental treatments. For example, denture replacement may be restricted to once every five years.

Waiting Periods for Other Types of Insurance

Homeowner insurance wait periods will usually span 30 to 90 days before coverage is in effect. After the waiting period expires, policyholders may file claims against the policy. Wait periods will vary by insurance provider. Also, in some regions, such as coastal zones, when a named storm is in the area, new policies will not go into effect until after the storm passes.