Products Available by State

PIVOT HEALTH
A HealthCare.com Company

States	AK	AL	AR	AZ	CA	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KY	KS	LA	MA	MD	ME	MI	MN	MO	MS	MT	NC	ND	NE	NH	NJ	NM	NV	NY	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY
Short-Term Medical (Age 6 mo-64 & 11 mo)																																																			
Classic STM*		■	■	■					■	■	■		■		■	■	■		■				■		■	■		■	■	■				■		■	■	■					■	■		■			■	■	■
Core STM		■	■	■					■	■	■				■		■						■					■	■	■				■		■	■						■	■		■			■	■	■
Quantum STM		■	■	■					■	■					■		■									■				■				■		■	■												■	■	■
Epic STM		■	■	■						■	■				■	■	■	■	■				■			■	■	■	■	■				■		■	■				■		■	■		■			■	■	
Limited Benefit (Age 18+)																																																			
Elite			■	■					■		■		■		■	■	■	■	■				■		■	■	■	■		■			■	■		■	■		■		■	■	■	■		■			■	■	■
Pre-Medicare (Age 60-64 & 11 mo)																																																			
Bridge to Medicare™		■	■	■						■	■						■													■							■						■	■		■					
Dental/Vision (Age 18+)																																																			
Brilliant Dental™		■	■	■	■		■	■	■	■	■		■	■		■	■		■	■			■	■		■			■	■		■		■		■	■	■			■		■	■		■	■		■	■	■
Supplemental (Age 18+)																																																			
Latitude		■	■	■				■	■	■			■		■		■									■				■							■		■	■	■			■					■	■	■

■ Product currently available.

* Classic Short-Term Medical Plans include Economy, Choice, Standard and Deluxe

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Short-Term Medical Duration Options By State

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States	90 DAY	180 DAY	330 DAY	364 DAY	4 x 90	2 x 180	2 x 330	2 x 364	3 x 364
AL		x		x		x		x	x
AR		x		x		x		x	x
AZ		x		x		x		x	x
DE	x								
FL		x		x		x		x	x
GA		x		x		x		x	x
IA		x		x					x
IL		x							
IN		x		x					
KY		x		x		x		x	x
LA	x	x		x	x	x		x	
MI		x							
MO	x	x			x				
MS		x		x					x
MT		x							
NC		x		x		x			x
ND		x		x		x			
NE		x		x		x		x	x
NV		x							
OH		x		x					
OK		x		x		x		x	x
OR	x								
SC		x	x				x		
TN		x		x		x		x	x
TX		x		x		x		x	x
VA		x		x		x		x	x
WI		x		x		x			
WV		x		x					
WY		x		x		x			x

State Specific Duration Rules

Delaware	State Regulation limits the coverage period of short-term limited duration policies to 3 months in any 12 month period. The applicant cannot apply for a new coverage period until the person has had a 9 month break in coverage from the termination date of the last short-term limited duration policy issued by any carrier. The carrier shall apply the same underwriting standards to all applicants, regardless of whether they have previously been covered by short-term, limited duration health insurance.
Illinois	State Regulation limits the coverage period of short-term limited duration policies to 180 days or less. There must be a 60 day break in coverage between the original Short-Term Medical policy issued by the same carrier. If the applicant's previous short-term policy is from a carrier that is not Companion Life Insurance Company, then the 60 day break does not apply.
Michigan	State Regulation limits the coverage period of short-term limited duration policies to 185 days out of any 365-day period. The applicant cannot apply for a new coverage period until the person has had a 180 day break in coverage from the termination date of the last short-term limited duration policy issued by that same carrier.
Nevada	State Regulation limits the coverage period of short-term limited duration policies to 185 days out of any 365-day period. The applicant cannot apply for a new coverage period until the person has had a 180 day break in coverage from the termination date of the last short-term limited duration policy issued by any carrier.
Oregon	State Regulation limits the coverage period of short-term limited duration policies to 90 days or less. There must be a 60 day break in coverage between Short Term Medical policy issued by the same carrier. If the applicant's previous short-term policy is from a carrier that is not Companion Life Insurance Company, then the 60 day break does not apply.
Wisconsin	State Regulation limits the coverage period of short-term limited duration policies to 364 days in one coverage period with the total number of consecutive coverage periods not exceeding 18 months of coverage. The applicant cannot apply for a new coverage period until the person has had a 63 day break in coverage from the termination date of the last short-term limited duration policy issued by that same carrier.

Applies to plans underwritten by CLIC and NRIC

Applies to plans underwritten by CLIC

Applies to plan underwritten by NRIC

Additional Products Available through Pivot Health

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States	AK	AL	AR	AZ	CA	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KY	KS	LA	MA	MD	ME	MI	MN	MO	MS	MT	NC	ND	NE	NH	NJ	NM	NV	NY	OH	OK	OR	PA	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY
ACA																																																				
Ambetter			■	■						■	■				■	■		■			■		■			■									■							■	■							
BrightHealth East Region		■								■					■													■												■		■								
BrightHealth West Region				■		■																								■							■														
Oscar				■	■	■				■	■		■					■					■		■			■				■				■	■		■				■	■		■					
BCBS				■																																	■														
Cigna				■		■				■					■			■							■			■																	■	■					
Medicare Supplement																																																				
Pan American		■		■		■				■	■		■		■	■	■	■	■		■		■			■	■	■				■		■		■	■		■		■		■	■	■	■			■		
Dental																																																				
Ameritas	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■	■

■ Product currently available.

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