



# Short-Term Medical Duration Options By State

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			X
ID		X							
IL		X							
IN		X		X					
KS		X		X		X		X	
KY		X		X		X		X	X
LA	X	X		X	X	X		X	
MI		X							
MO	X	X		X	X				
MS		X		X		X			X
MT		X							
NC		X		X		X			X
ND		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	2x90							
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.
Idaho	State Regulation limits the coverage period of non-renewable short-term limited duration policies to 6 months or less. 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 non-renewable short-term limited duration policy issued by any carrier.
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.
Virginia	State Regulation limits the coverage period of a short-term limited duration policy to 6 months or less in a 12 month period.
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
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- Applies to plan underwritten by NRIC

