

Short Term Medical Duration Options By State

States	90 DAY	180 DAY	364 DAY	4 x 90	2 x 180	2 x 364
AL		X	X		X	X
AR		X	X		X	X
AZ		X	X		X	X
DE	X					
FL		X	X		X	X
GA		X	X		X	X
ID		X				
IL		X				
IN		X	X			
KY		X	X		X	X
LA	X	X		X		
MI		X				
MO	X	X		X		
MS		X	X		X	X
NC		X	X			
NE		X	X		X	X
NV		X				
OH		X	X		X	X
OK		X	X		X	X
OR	X					
TN		X	X		X	X
TX		X	X		X	X
VA		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.
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 60 day break in coverage from the termination date of the last non-renewable short-term limited duration policy issued by any carrier. Any short-term, limited-duration insurance that, considering possible renewals, reissuance or extensions, has a duration of longer than six (6) months in total shall be considered an enhanced short-term plan and subject to the requirements applicable to such a plan.
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 any 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 any carrier.