Products Avai	ilable by State	<b>PIVOT</b> HEALTH
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 T	TN TX UT VA VT WA WI WV WY
Short Term Medical		
Classic STM		
Core STM		
Quantum PPO		
Fixed Indemnity		
PivotCare Elite		
PivotCare Economy		
Pre-Medicare		
Bridge to Medicare™		
Dental/Vision		
Brilliant Dental™		
Supplemental		
Latitude		

## Short Term Medical Duration Options By State

PIVOT HEALTH

States	90 DAY	180 DAY	364 DAY	4 x 90	2 x 180	2 x 364		State Specific Duration Rules	
AL		X	x		X	X	State Regulation limits the coverage period of short-term limited duration		
AR		X	X		X	X	Delaware	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.	
AZ		X	X		X	X			
DE	X								
FL		X	X		X	X	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		
GA		X	X		X	X			
ID		x					Idaho	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.	
IL		x					i dani o		
IN		X	X						
KY		x	x		x	x		State Regulation limits the coverage period of short-term limited duration	
LA	X	X		X			Illinois	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	
МІ		X						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.	
MO	x	X		x					
MS		X	X		x	X	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	
NC		x	x				Michigan	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	
NE		X	X		x	X		policy issued by any carrier.	
NV		x					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 new coverage period until the person has had a 180 day break in coverage		
ОН		X	X		X	X			
ОК		X	X		X	X		from the termination date of the last short-term limited duration policy issued by any carrier.	
OR	X								
TN		X	X		X	X	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	
ТХ		X	X		X	X			
VA		X	X		X	X		Company, then the 60 day break does not apply.	
WI		X	X		X				
WV WY		X X	X X		X	X		State Regulation limits the coverage period of short-term limited duration	
VVI		~	~		~	~	Wisconsin	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.	