

Short-Term Medical Duration Rules

For quoting on 10/18/19 with 10/19/19 and after effective dates

State	Policy Duration	Reapply Rules
Alabama	364 days ¹	
Alaska	364 days ¹	
Arizona	364 days ¹	
Arkansas	364 days ¹	
California		
Colorado		
Connecticut		
Delaware		
District of Columbia		
Florida	364 days ¹	
Georgia	364 days ¹	
Hawaii		
Idaho	180 days	A carrier may not issue a STM policy to an individual who has been covered by a previous STM policy (issued by the same carrier or another carrier) within 63 days of the policy's effective date.
Illinois	180 days	A carrier may not issue an STM policy to an individual who has been covered by a previous STM policy (issued by the same carrier) within 60 days of the policy's effective date.
Indiana	364 days ¹	
Iowa	90 days	
Kansas	180 days	A carrier may not issue an STM policy to an individual who has had more than one STM policy with that carrier.
Kentucky	364 days ¹	
Louisiana	364 days ¹	
Maine	364 days	Not to exceed 24 months of continuous coverage by any carrier. 1-day break then required before eligible to apply for a new policy.
Maryland	90 days	
Massachusetts		
Michigan	6 months	Not to exceed 185 days out of any 365-day period with the same carrier. 180 day break after the expiration of the previous policy is then required before eligible to apply for a new policy.
Minnesota	180 days	Not to exceed 365 days of STM coverage in any 555-day period by <u>any carrier</u> .
Mississippi	364 days ¹	
Missouri	180 days	
Montana	180 days	
Nebraska	364 days ¹	
Nevada	6 months	Not to exceed a total of 185 days of STM coverage within a 365-day period under the same carrier. 180 day break after the expiration of the previous policy is then required before eligible to apply for a new policy.
New Hampshire	6 months	A carrier may not issue an STM policy to an individual that has had more than 540 days of STM coverage in a 24-month period by <u>any carrier</u> .
New Jersey		
New Mexico		
New York		
North Carolina	364 days ¹	
North Dakota		
Ohio	180 days	
Oklahoma	364 days ¹	
Oregon	90 days*	A carrier may not issue an STM policy to an individual who has been covered by a previous STM policy (issued by the <u>same carrier</u>) within 60 days of the policy's effective date.
Pennsylvania	90 days*	
Rhode Island		

South Carolina	11 months ¹	
South Dakota	180 days	
Tennessee	364 days ¹	
Texas	364 days	
Utah	364 days	
Vermont		
Virginia		
Washington		
West Virginia	364 days ¹	
Wisconsin	364 days	After an individual has been covered under an STM policy for 18 months, the same carrier may not issue an STM policy until 63 days after the termination of the previous STM policy.
Wyoming	364 days ¹	

STM is underwritten by Independence American Insurance Company (IAIC). All STM is administered by The Loomis Company (Loomis).

¹Available for up to 36 months; 33 months in South Carolina.

*Until new approvals

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