

# Short Term Medical

## Details by State



| STATE | Association or Individual | Policy Duration         | ↕ | ○ | ➔ |
|-------|---------------------------|-------------------------|---|---|---|
| AK    | ×                         | ×                       |   |   |   |
| AL    | Association (R)           | 12 months               | ↕ | ○ | ➔ |
| AR    | Association (R)           | 12 months               | ↕ | ○ | ➔ |
| AZ    | Association (R)           | 12 months               | ↕ | ○ | ➔ |
| CA    | ×                         | ×                       |   |   |   |
| CO    | ×                         | ×                       |   |   |   |
| CT    | ×                         | ×                       |   |   |   |
| DC    | Association (R)           | 3 months <sup>1</sup>   |   |   |   |
| DE    | ×                         | ×                       |   |   |   |
| FL    | Association (R)           | 12 months               | ↕ | ○ | ➔ |
| GA    | Association (R)           | 12 months               | ↕ | ○ | ➔ |
| HI    | ×                         | ×                       |   |   |   |
| IA    | Individual                | 12 months               | ↕ | ○ | ➔ |
| ID    | Individual (O)            | 6 months                |   |   |   |
| IL*   | Association (R)           | 180 days <sup>2</sup>   |   |   |   |
| IN    | Association (R)           | 12 months               | ↕ | ○ | ➔ |
| KS    | Individual                | 12 months <sup>3</sup>  | ↕ |   |   |
| KY    | Association (R)           | 12 months               | ↕ | ○ | ➔ |
| LA    | Association (R)           | 12 months               | ↕ | ○ | ➔ |
| MA    | ×                         | ×                       |   |   |   |
| MD    | Individual (O)            | 3 months <sup>4</sup>   | ↕ |   |   |
| ME    | ×                         | ×                       |   |   |   |
| MI    | Association (R)           | 6 months <sup>5</sup>   |   |   |   |
| MN    | ×                         | ×                       |   |   |   |
| MO    | Individual (O)            | 6 months                |   | ○ |   |
| MS    | Association (R)           | 12 months               | ↕ | ○ | ➔ |
| MT    | Individual                | 6 months                |   |   |   |
| NC    | Association (R)           | 12 months               | ↕ |   |   |
| ND    | Association (R)           | 6 months <sup>6</sup>   |   |   |   |
| NE    | Individual (O)            | 364 days <sup>7</sup>   |   | ○ | ➔ |
| NH    | ×                         | ×                       |   |   |   |
| NJ    | ×                         | ×                       |   |   |   |
| NM    | ×                         | ×                       |   |   |   |
| NV    | Association (R)           | 6 months <sup>5</sup>   |   |   |   |
| NY    | ×                         | ×                       |   |   |   |
| OH    | Association (R)           | 12 months               | ↕ | ○ |   |
| OK    | Individual (O)            | 12 months               | ↕ | ○ | ➔ |
| OR    | Individual (O)            | 3 months <sup>8</sup>   |   |   |   |
| PA    | ×                         | ×                       |   |   |   |
| RI    | ×                         | ×                       |   |   |   |
| SC    | Association (R)           | 11 months               |   | ○ | ➔ |
| SD    | Individual (O)            | 12 months <sup>4</sup>  | ↕ |   |   |
| TN    | Association (R)           | 12 months <sup>9</sup>  | ↕ |   |   |
| TX*   | Association (R)           | 12 months               | ↕ | ○ | ➔ |
| UT    | Individual                | 12 months               | ↕ | ○ | ➔ |
| VA    | Association (R)           | 12 months               | ↕ |   |   |
| VT    | ×                         | ×                       |   |   |   |
| WA    | ×                         | ×                       |   |   |   |
| WI    | Individual                | 12 months <sup>10</sup> | ↕ |   | ➔ |
| WV    | Association (R)           | 12 months               | ↕ | ○ | ➔ |
| WY    | Individual (O)            | 12 months               | ↕ | ○ | ➔ |

Short Term Medical  
New Enhanced Short Term Medical

(R) Association Required

(O) Association Optional

× No Sell State

↕ Coverage is equal to no more than the duration minus one day

○ Ability to purchase consecutive plans is available

➔ Renewability options available

\* In Texas and Illinois, members get access to network discounts, but no cost-sharing differential applies if a member uses an out-of-network provider.

1. District of Columbia Rewrite Limits - Requires a 9 month gap in coverage from a National General STM plan in order to obtain another National General STM plan.
2. Illinois Rewrite Limits - Requires 60 day gap in coverage from a National General STM plan in order to obtain another National General STM plan.
3. Kansas Rewrite Limits - Limited to 1 Rewrite.
4. Maryland and South Dakota Rewrite Limits - Requires 63 day gap in coverage from any health insurance plan to obtain a National General STM policy.
5. Michigan and Nevada Rewrite Limits - Limited to 185 days of STM coverage with Us in any 365 day period. 185 days of coverage does not need to be consecutive.
6. North Dakota Rewrite Limits - Requires at least a one-day gap after two six-month National General Short Term Medical plans.
7. Nebraska plans have a maximum duration of 364 days.
8. Oregon Rewrite Limits - The applicant must wait 60 days from the last day of coverage before reapplying.
9. Tennessee Rewrite Limits - The applicant must wait 30 days from the last day of coverage before reapplying.
10. Wisconsin Rewrite Limits - Aggregate duration may not exceed 18 months. Renewal option 6 months only. Requires 63 day gap in coverage from a National General STM plan in order to obtain another National General STM plan.

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