

short term medical details by state



Allstate
HEALTH SOLUTIONS

Short term medical - Aetna

State	Association or individual	Policy duration	✓	✓	✓	✓
AL	Association (R)	12 months	✓	✓	✓	✓
AR	Association (R)	12 months	✓	✓	✓	✓
AZ	Association (R)	12 months	✓	✓	✓	✓
FL	Association (R)	12 months	✓	✓	✓	✓
GA	Association (R)	12 months	✓	✓	✓	
IA	Individual	12 months	✓	✓	✓	
ID	Individual (O)	6 months ¹				
IN	Association (R)	12 months	✓	✓	✓	
KS	Individual	12 months ²	✓	✓	✓	
KY	Association (R)	12 months	✓	✓	✓	✓
LA	Association (R)	12 months	✓	✓	✓	
MD	Individual (O)	3 months ³	✓			
MI	Association (R)	6 months ⁴				
MO	Individual (O)	12 months	✓	✓	✓	
MS	Association (R)	12 months	✓	✓	✓	
MT	Individual	3 + 1 months ¹⁰				
NC*	Association (R)	12 months	✓		✓	
ND	Association (R)	6 months ⁵				
NE	Individual (O)	364 days ⁶		✓	✓	
NV	Association (R)	6 months ⁴				
OH	Association (R)	12 months	✓	✓		
OK	Individual (O)	12 months	✓	✓	✓	
OR	Individual (O)	3 months ⁷				
SC	Association (R)	11 months		✓	✓	✓
SD	Individual (O)	12 months ³	✓			
TN	Association (R)	12 months	✓	✓	✓	
TX*	Association (R)	3 + 1 months ¹⁰				
UT	Individual	12 months	✓	✓	✓	
VA†	Association (R)	3 months ⁸		✓		
WI	Individual	12 months ⁹	✓		✓	✓
WV	Association (R)	12 months	✓	✓	✓	
WY	Individual (O)	12 months	✓	✓	✓	

Short term medical - Cigna

STATE	Association or Individual	Policy Duration	✓	✓	✓
AL	Association (R)	12 months	✓	✓	✓
AR	Association (R)	12 months	✓	✓	✓
AZ	Association (R)	12 months	✓	✓	✓
FL	Association (R)	12 months	✓	✓	✓
GA	Association (R)	12 months	✓	✓	✓
IA	Individual	12 months	✓	✓	✓
ID	Individual (O)	6 months ¹			
IN	Association (R)	12 months	✓	✓	✓
KY	Association (R)	12 months	✓	✓	✓
LA	Association (R)	12 months	✓	✓	✓
MI	N/A	N/A			
MO	Individual (O)	12 months	✓	✓	✓
MS	Association (R)	12 months	✓	✓	✓
MT	N/A	N/A			
NE	Individual (O)	12 months ⁶	✓	✓	✓
NV	Association (R)	6 months ⁴			
OH	Association (R)	12 months	✓	✓	
OK	Individual (O)	12 months	✓	✓	✓
SC	Association (R)	11 months		✓	
UT	Individual	12 months	✓	✓	✓
WI	Individual	12 months ⁹	✓		✓
WV	Association (R)	12 months	✓	✓	✓
WY	Individual (O)	12 months	✓	✓	✓

(R) Association required | (O) Association optional

- ✓ Coverage is equal to no more than the duration minus one day
- ✓ Ability to purchase consecutive plans is available
- ✓ Renewability options available
- ✓ HSA compatible plans available

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

† Short Term Medical sales in Virginia will be temporarily unavailable during the current ACA Open Enrollment Period.

¹ Idaho Rewrite Limits - Requires 63 day gap in coverage from an Allstate Health STM plan in order to obtain another Allstate Health STM plan.

² Kansas Rewrite Limits - Limited to 1 Rewrite. Offers durations of only 6 month or 12 months minus 1 day. Consecutive and Renewal plans are considered two STM policies and fulfills the limit to 1 rewrite. Requires a 30 day gap in coverage once the allowable amount of STM rewrites are met.

³ Maryland and South Dakota Rewrite Limits - Requires 63 day gap in coverage from any health insurance plan to obtain an Allstate Health STM policy.

⁴ 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.

⁵ North Dakota Rewrite Limits - Requires at least a one-day gap after two six-month Allstate Health Short Term Medical plans.

⁶ Nebraska plans have a maximum duration of 364 days. No rewrite restrictions.

⁷ Oregon Rewrite Limits - The applicant must wait 60 days from the last day of coverage before reapplying.

⁸ Virginia applicants are limited to no more than 6 months of coverage in a 12 month period. Requires a 12-month gap in coverage once the allowable amount of STM rewrites are met.

⁹ Wisconsin Rewrite Limits - Aggregate duration may not exceed 18 months. Renewal option 6 months only. Requires 63 day gap in coverage from an Allstate Health STM plan in order to obtain another Allstate Health STM plan.

¹⁰ Texas & Montana Rewrite Limits: Limited to a total of 4 months of Short Term Medical Coverage with the same issuer within a 12-month period. This includes any STM renewals, extensions, and rewrites.

ALL DETAILS OF THIS DOCUMENT ARE SUBJECT TO CHANGE.

For agent use only. Not to be distributed to consumers. Allstate Health Solutions markets products underwritten by National Health Insurance Company, Integon National Insurance Company, and Integon Indemnity Corporation.