

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	6 months ¹⁰				
NC*	Association (R)	3 + 1 months ¹⁰				
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 Montana, North Carolina, and Texas 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.

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