

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)	6 months		○	
CA	×	×			
CO	×	×			
CT	×	×			
DC	Association (R)	3 months ¹			⌋
DE	×	×			
FL	Association (R)	12 months	↑	○	
GA	Association (R)	12 months	↑	○	
HI	×	×			
IA	Individual	3 months			
ID	×	×			
IL	Association (R)	6 months ²			⌋
IN	Association (R)	3 months	↑	○	
KS	Individual	12 months ³	↑		⌋
KY	Association (R)	12 months	↑		
LA	Association (R)	12 months	↑		
MA	×	×			
MD	Individual (O)	3 months ⁴	↑		⌋
ME	Individual	12 months ⁵	↑		⌋
MI	Association (R)	6 months ⁶			⌋
MO	Individual (O)	6 months		○	
MN	×	×			
MS	Association (R)	12 months	↑		
MT	Individual	6 months			
NC	Association (R)	12 months	↑		
ND	Association (R)	6 months ⁷		○	⌋
NE	Association (R)	12 months	↑	○	
NH	×	×			
NJ	×	×			
NM	Individual (O)	3 months ⁸			⌋
NV	Association (R)	6 months ⁶			⌋
NY	×	×			
OH	Association (R)	12 months	↑		
OK	Association (R)	6 months		○	
OR	Individual (O)	3 months ⁹			⌋
PA	×	×			
RI	×	×			
SC	Association (R)	11 months		○	
SD	Individual (O)	12 months ⁴	↑		⌋
TN	Association (R)	12 months ¹⁰	↑		⌋
TX	Association (R)	12 months	↑	○	
UT	Individual	12 months	↑	○	
VA	Association (R)	12 months	↑		
VT	×	×			
WA	×	×			
WI	Individual	12 months ¹¹	↑		⌋
WV	Association (R)	12 months	↑		
WY	Association (R)	6 months		○	

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

○ Ability to purchase consecutive plans is available

⌋ Has STM rewrite rules

× No Sell State

(R) Association Required

(O) Association Optional

- 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.
- Illinois Rewrite Limits - Requires 60 day gap in coverage from a National General STM plan in order to obtain another National General STM plan.
- Kansas Rewrite Limits - Limited to 1 Rewrite.
- Maryland and South Dakota Rewrite Limits - Requires 63 day gap in coverage from any health insurance plan to obtain a National General STM policy.
- Maine Rewrite Limits - Combined total of the new plan and any prior policies cannot exceed 24 months.
- 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.
- North Dakota Rewrite Limits - Requires at least a one-day gap between National General Short Term Medical plans.
- New Mexico Rewrite Limits - Requires a 12 month gap in coverage from any previous non-renewable Short Term Medical plan.
- Oregon Rewrite Limits - The applicant must wait 60 days from the last day of coverage before reapplying.
- Tennessee Rewrite Limits - The applicant must wait 30 days from the last day of coverage before reapplying.
- Wisconsin Rewrite Limits - 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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