

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 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) | 12 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 ⁸ | | ○ | |
| NH | × | × | | | |
| NJ | × | × | | | |
| NM | × | × | | | |
| 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) | 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

* Texas will begin offering renewal plans with effective dates of January 1, 2020, and later. 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. Maine Rewrite Limits - Combined total of the new plan and any prior policies cannot exceed 24 months.
6. 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.
7. North Dakota Rewrite Limits - Requires at least a one-day gap after two six-month National General Short Term Medical plans.
8. Nebraska plans have a maximum duration of 364 days.
9. Oregon Rewrite Limits - The applicant must wait 60 days from the last day of coverage before reapplying.
10. Tennessee Rewrite Limits - The applicant must wait 30 days from the last day of coverage before reapplying.
11. 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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