



# Duration and renewals of 2019 Short Term Medical plans by state

## Federal rules: Duration: 364 days, Up to 3 renewals

State	Initial plan duration	Renewals?	Maximum duration (including renewal)	Purchase additional policy?	Notes
Alabama	364 days	Yes	36 months	Yes	
Alaska	364 days	Yes	36 months	Yes	
Arkansas	364 days	Yes	36 months	Yes	
Florida	364 days	Yes	36 months	Yes	Plans that are renewable or last more than six months cannot exclude pre-existing conditions if the applicant had continuous qualifying coverage in the 24 months prior to enrolling in the short-term plan.
Georgia	364 days	Yes	36 months	Yes	
Iowa*	364 days *	Yes	36 months	Yes	* The Iowa Insurance Division proposed extensive new rules for short-term plans that last more than 3 months, but the state's rules committee rejected them. The Insurance Division is working on a new proposal, but the details aren't yet public.
Kentucky	364 days	Yes	36 months	Yes	
Mississippi	364 days	Yes	36 months	Yes	
Montana	364 days	Yes	36 months	Yes	
Nebraska	364 days	Yes	36 months	Yes	
North Carolina	364 days	Yes	36 months	Yes	
Pennsylvania	364 days	Yes	36 months	Yes	
Tennessee	364 days	Yes	36 months	Yes	
Texas	364 days	Yes	36 months	Yes	
West Virginia	364 days	Yes	36 months	Yes	
Wyoming	364 days	Yes	36 months	Yes	

Updated 2/11/19

## State rules: Duration: up to 1 year

State	Initial plan duration	Renewals?	Maximum duration (including renewal)	Purchase additional policy?	Notes
Idaho	364 days	No	364 days	Yes	
Kansas	365 days	One	24 months	Yes	
Louisiana	12 months	Yes	36 months	Yes	Most short-term plans in Louisiana are limited to six months. If they have longer durations, the state only allows the plan to exclude pre-existing conditions from the previous 12 months. Most insurers look back further than that, so their plans are capped at six months.
Maine	364 days	Yes	24 months	Yes	
Ohio	364 days	No	52w	Yes	
Utah	363 days	No	363 days	Yes	
South Carolina	11 months	Yes	33 months	Yes	
Wisconsin	365 days	Yes	18 months	Yes, but a 63-day break is required before purchasing another plan from the same insurer	Consumers can start new coverage (with the same insurer) after a 63-day break.

Updated 12/3/18

## State rules: Duration: up to 6 months

State	Initial plan duration	Renewals?	Maximum duration (including renewal)	Purchase additional policy?	Notes
Arizona	185 days	Up to 180 days	365 days	Yes	
Colorado	6 months	No	6 months	Yes, but only if you haven't had more than one short-term plan in the prior 12 months.	Plans can't be issued to anyone who had coverage under more than one short-term plan in the prior 12 months.
Connecticut	6 months	No	6 months	Yes	Starting in 2019, the state will require short-term plans to cover essential benefits.
Illinois	6 months	No	6 months	Yes	An enrollee cannot purchase a new short-term plan from the same issuer within 60 days of the termination of a previous short-term plan.
Indiana	6 months	No	6 months	Yes	
Michigan	185 days	No	185 days within any 365-day period	You can't have more than 185 days of short-term coverage from a single insurer within a 365-day period.	
Minnesota	185 days	No renewal but consumer can buy new plan.	Total time enrolled in short-term plans can't exceed 365 days in any 555-day period.	Yes, but only if you haven't exceeded the allowed total limit.	
Missouri	6 months	Yes	36 months	Yes	* Plans can be renewed to a total of 36 months as long as each term is six months or less.
North Dakota	185 days	One	12 months	Yes	
Nevada	185 days	No	185 days	Yes	
New Hampshire	6 months	No*	18 months total within a 2-year period	Yes, but limited to no more than 18 months of total coverage in a 24-month period.	Additional coverage has to be a new separate plan. But plans can't be bought by anyone who had more than 540 days of short-term coverage in the past 24 months.
Oklahoma	6 months	No	6 months	Yes	
South Dakota	6 months	No	6 months	Yes	South Dakota statute also requires insurers offering short-term plans to file a statement certifying that the policies are not being sold as a substitute for major medical insurance, and are instead supplemental insurance.
Virginia	6 months	No	6 months	Yes	

Updated 12/7/18

## State rules: Duration up to 3 months

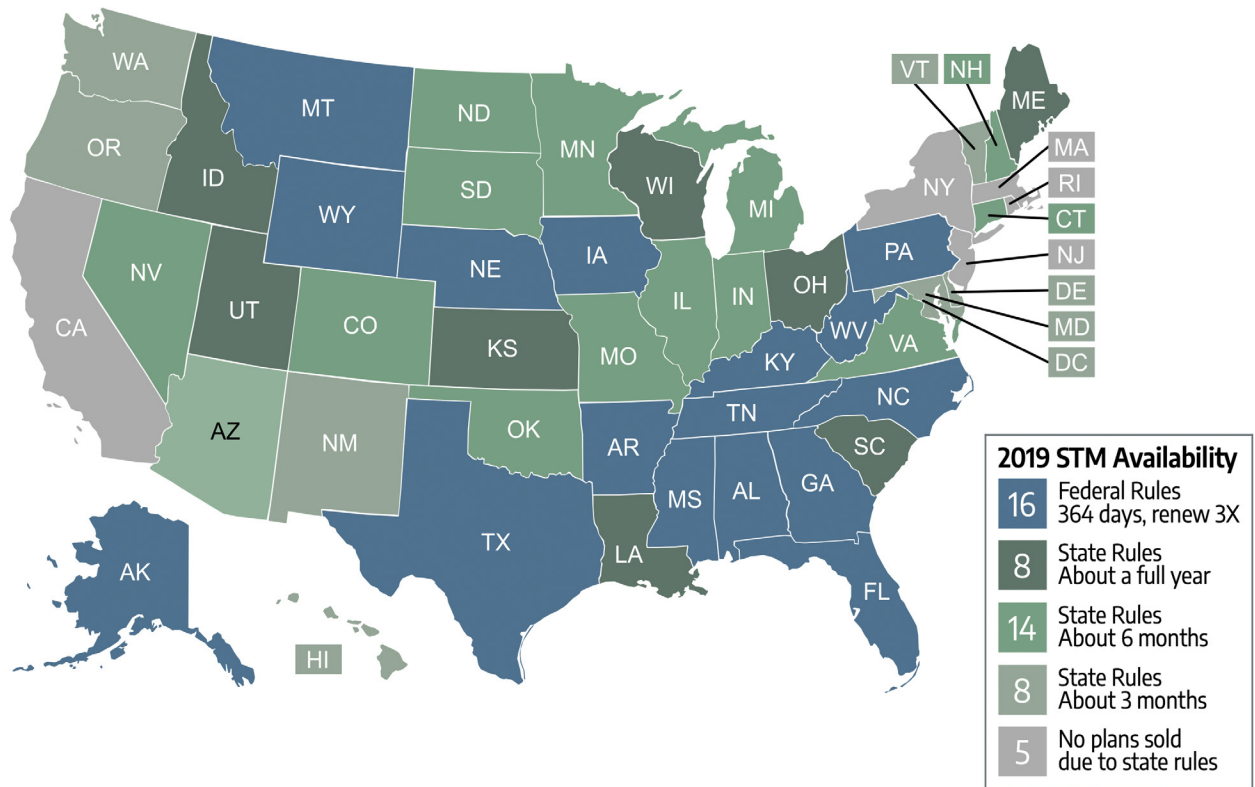
State	Initial plan duration	Renewals?	Maximum duration (including renewal)	Purchase additional policy?	Notes
DC	3 months	No	3 months	The new law in DC prevents the purchase of a second short-term plan (from the same insurer or an affiliate) unless there's at least a nine-month gap between the plans.	Emergency legislation is effective Dec. 10 and for 90 days. A permanent bill is under consideration.
Delaware*	3 months	No	3 months	Yes	
Hawaii*	90 days, but no plans are available for sale as of October 2018.	Yes, but only for people who were not eligible to purchase a plan in the exchange in the previous year, which eliminates virtually everyone.	90 days	Yes, but eligibility is sharply limited. New plans cannot be issued to anyone who has had coverage under a short-term plan within the previous calendar year.	* No plans are available for sale as of October 2018.
Oregon	3 months	Yes, but the 3-month total duration limit includes renewals.	3 months	Must be a 60-day gap if the plan is purchased from the same insurer.	
Maryland	3 months	No	3 months	Yes	
New Mexico	3 months	No	3 months	Carriers can't issue plans to anyone who had short-term coverage in the prior 12 months.	
Vermont	3 months	No	3 months within any 12-month period, if any plans were available for sale. (None are, as of 2018.)	No plans for sale.	Although Vermont does not prohibit short-term plans, the benefit mandates and the requirement that plans cover pre-existing conditions make Vermont's short-term market unappealing for insurers. The state also implemented a law in 2018 that limits short-term plans (if any were to be approved for sale) to no more than three months in duration, with renewals prohibited.
Washington*	3 months	No	3 months	New regulations prohibit renewals and prevent the sale of a short-term plan to anyone who has had 3 months of short-term coverage in the past 12 months.	As of 2019, short-term plans cannot be sold during the individual market open enrollment period if they have an effective date in the upcoming year (to avoid confusion with ACA-compliant plans).

Updated 2/11/19

## Short term insurance not available

State	Initial plan duration	Renewals?	Maximum duration (including renewal)	Purchase additional policy?	Notes
California	None for 2019				State legislation now prohibits the sale of short-term plans.
Hawaii	90 days, but no plans are available for sale as of October 2018.	Yes, but only for people who were not eligible to purchase a plan in the exchange in the previous year, which eliminates virtually everyone.	90 days	Yes, but eligibility is sharply limited. New plans cannot be issued to anyone who has had coverage under a short-term plan within the previous calendar year.	No plans are available for sale.
Massachusetts	No plans				Massachusetts laws are inhospitable to short-term plans. As a result, no carriers offer them for sale.
New York	No sale allowed				New York has noted that it will continue to prohibit the sale of short-term plans in the state.
New Jersey	Plans banned				Short-term plans are essentially prohibited by state regulations on individual insurance plans.
Rhode Island	no plans				The state's plan requirements are restrictive to the extent that carriers do not sell short-term plans in Rhode Island.
Vermont	3 months	No	3 months within any 12-month period, if any plans were available for sale. (None are, as of 2018.)		Although Vermont does not prohibit short-term plans, the benefit mandates and the requirement that plans cover pre-existing conditions make Vermont's short-term market unappealing for insurers. As a result, no insurers are selling short-term plans in Vermont.
Washington*	3 months	No	3 months	New regulations prohibit renewals and prevent the sale of a short-term plan to anyone who has had 3 months of short-term coverage in the past 12 months.	No insurers are currently offering short-term plans in Washington State.

Updated 1/10/19



## About healthinsurance.org

Created in 1994, healthinsurance.org is one of the longest running sources of in-depth information about health insurance for consumers. Contributors to the site include a cadre of respected health policy and reform experts whose analysis has garnered national media attention – and the ears of the nation’s political leaders.

**For detailed articles on short term health insurance in each state:**

<https://www.healthinsurance.org/short-term-health-insurance>

**Facebook:** <https://www.facebook.com/HealthInsuranceResourceCenter>

**Twitter:** @eyeoninsurance

**Download the most up-to-date copy of this report here:**

[https://www.healthinsurance.org/assets/img/landing\\_pages/stm\\_pdf/state-by-state-short-term-health-insurance.pdf](https://www.healthinsurance.org/assets/img/landing_pages/stm_pdf/state-by-state-short-term-health-insurance.pdf)