

# 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 <sup>1</sup>			
DE	×	×			
FL	Association (R)	12 months	↕	○	➔
GA	Association (R)	12 months	↕	○	➔
HI	×	×			
IA	Individual	12 months	↕	○	➔
ID	×	×			
IL*	Association (R)	180 days <sup>2</sup>			
IN	Association (R)	12 months	↕	○	➔
KS	Individual	12 months <sup>3</sup>	↕		
KY	Association (R)	12 months	↕	○	➔
LA	Association (R)	12 months	↕	○	➔
MA	×	×			
MD	Individual (O)	3 months <sup>4</sup>	↕		
ME	×	×			
MI	Association (R)	6 months <sup>5</sup>			
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 <sup>6</sup>			
NE	Individual	364 days <sup>7</sup>		○	➔
NH	×	×			
NJ	×	×			
NM	×	×			
NV	Association (R)	6 months <sup>5</sup>			
NY	×	×			
OH	Association (R)	12 months	↕	○	
OK	Association (R)	6 months		○	
OR	Individual (O)	3 months <sup>8</sup>			
PA	×	×			
RI	×	×			
SC	Association (R)	11 months		○	➔
SD	Individual (O)	12 months <sup>4</sup>	↕		
TN	Association (R)	12 months <sup>9</sup>	↕		
TX*	Association (R)	12 months	↕	○	➔
UT	Individual	12 months	↕	○	➔
VA	Association (R)	12 months	↕	○	
VT	×	×			
WA	×	×			
WI	Individual	12 months <sup>10</sup>	↕		➔
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

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

- 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.
- 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 after two six-month National General Short Term Medical plans.
- Nebraska plans have a maximum duration of 364 days.
- 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 - 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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