

## 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	Individual (O)	6 months <sup>1</sup>		○	⌋
CT*	Individual (O)	6 months <sup>2</sup>			⌋
DC	Association (R)	12 months	↑		
DE	×	×			
FL	Association (R)	12 months	↑		
GA	Association (R)	12 months	↑		
HI	×	×			
IA	Individual	3 months			
ID	Association (R)	12 months <sup>3</sup>	↑		⌋
IL	Association (R)	12 months	↑		
IN	Association (R)	3 months	↑	○	
KS	Individual	12 months <sup>4</sup>	↑		⌋
KY	×	×			
LA	Association (R)	12 months	↑		
MA	×	×			
MD	Individual (O)	3 months <sup>5</sup>	↑		⌋
ME	×	×			
MI	×	×			
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		○	
NE	Association (R)	12 months	↑		
NH	×	×			
NJ	×	×			
NM	Individual (O)	12 months	↑		
NV	Association (R)	6 months <sup>6</sup>			⌋
NY	×	×			
OH	Association (R)	12 months	↑		
OK	Association (R)	6 months		○	
OR	Individual (O)	3 months <sup>7</sup>			⌋
PA	Association (R)	12 months	↑		
RI	×	×			
SC	Association (R)	11 months			
SD	Individual (O)	12 months <sup>5</sup>	↑		⌋
TN	Association (R)	12 months <sup>8</sup>	↑		⌋
TX	Association (R)	12 months	↑		
UT	Individual	6 months		○	
VA	Association (R)	12 months	↑		
VT	×	×			
WA	×	×			
WI	Individual	12 months <sup>9</sup>	↑		⌋
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 3-month or 6-month plans is available
- ⌋ Has STM rewrite rules
- × No Sell State
- (R) Association Required
- (O) Association Optional

\*Sales in CT are not available for Jan. 1, 2019, and later effective dates.

1 Colorado Rewrite Limits - A maximum of 2 plans with any carrier in 12 months before a 6 month gap is required for another STM plan.

2 Connecticut Rewrite Limits - Limited to 1 STM plan. No Rewrites allowed.

3 Idaho Rewrite Limits - Limited to 1 STM plan. No Rewrites allowed. Must wait 64 days before reapplying.

4 Kansas Rewrite Limits - Limited to 1 Rewrite.

5 Maryland and South Dakota Rewrite Limits -Requires 63 day gap in coverage from any health insurance plan to obtain a NGAH STM policy.

6 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 Oregon Rewrite Limits - The applicant must wait 60 days from the last day of coverage before reapplying.

8 Tennessee Rewrite Limits - The applicant must wait 30 days from the last day of coverage before reapplying.

9 Wisconsin Rewrite Limits - Requires 63 day gap in coverage from a NGAH STM plan in order to obtain another NGAH STM policy.

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