

Short Term Medical Duration Options By State

States	90 DAY	180 DAY	364 DAY	4 x 90	2 x 180	2 x 364
AL		X	X		X	X
AR		X	X		X	X
AZ		X	X		X	X
DC						
DE	X					
FL		X	X		X	X
GA		X	X		X	X
IA	X			X		
ID		X	X			
IL		X				
IN		X			X	
KY		X	X		X	X
LA		X		X	X	
MI		X				
MO		X		X	X	
MS		X	X		X	X
NC		X	X		X	
NE		X	X		X	X
NV		X				
OH		X	X		X	X
OK		X			X	
OR	X					
PA		X	X		X	X
TN		X	X		X	
TX		X	X		X	X
VA		X	X		X	X
WI		X	X		X	
WV		X	X			
WY		X	X		X	X

State Specific Duration Rules	
Delaware	Limited to 90 days during a 365 day period.
Idaho	Only allowed one coverage period, then individual must wait 64 days from the termination of the last short term policy before enrolling again.
Illinois	Limited to 180 days of coverage with one carrier, then individual must wait 60 days from the termination of the last short term policy before enrolling again.
Michigan	Limited to 180 days of coverage with one carrier, then individual must wait 60 days from the termination of the last short term policy before enrolling again.
Nevada	Limited to 180 days of coverage, then individual must wait 180 days from the termination of the last short term policy before enrolling again.
Oregon	After 90 days of coverage, individual must wait 60 days from the termination of the last short-term policy from Companion Life Insurance Company before enrolling again.
West Virginia	Only allowed one coverage period, then individual must wait 64 days from the termination of the last short-term policy before enrolling again.
Wisconsin	After 18 months of coverage, individual must wait 63 days from termination of last short term policy from Companion Life Insurance Company before enrolling again.