

Short Term Medical Duration Options By State

States	90 DAY	180 DAY	330 DAY	364 DAY	4 x 90	2 x 180	2 x 330	2 x 364
AL		X		X		X		X
AR		X		X		X		X
AZ		X		X		X		X
DE	X							
FL		X		X		X		X
GA		X		X		X		X
IA		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
NC		X		X		X		X
NE		X		X		X		X
NV		X						
OH		X		X				
OK		X		X		X		X
OR	X							
SC			X				X	
TN		X		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	State Regulation limits the coverage period of short-term limited duration policies to 3 months in any 12 month period. The applicant cannot apply for a new coverage period until the person has had a 9 month break in coverage from the termination date of the last short-term limited duration policy issued by any carrier. The carrier shall apply the same underwriting standards to all applicants, regardless of whether they have previously been covered by short-term, limited duration health insurance.
Illinois	State Regulation limits the coverage period of short-term limited duration policies to 180 days or less. There must be a 60 day break in coverage between the original Short Term Medical policy issued by the same carrier. If the applicant's previous short-term policy is from a carrier that is not Companion Life Insurance Company, then the 60 day break does not apply.
Michigan	State Regulation limits the coverage period of short-term limited duration policies to 185 days out of any 365-day period. The applicant cannot apply for a new coverage period until the person has had a 180 day break in coverage from the termination date of the last short-term limited duration policy issued by that same carrier.
Nevada	State Regulation limits the coverage period of short-term limited duration policies to 185 days out of any 365-day period. The applicant cannot apply for a new coverage period until the person has had a 180 day break in coverage from the termination date of the last short-term limited duration policy issued by any carrier.
Oregon	State Regulation limits the coverage period of short-term limited duration policies to 90 days or less. There must be a 60 day break in coverage between Short Term Medical policy issued by the same carrier. If the applicant's previous short-term policy is from a carrier that is not Companion Life Insurance Company, then the 60 day break does not apply.
Wisconsin	State Regulation limits the coverage period of short-term limited duration policies to 364 days in one coverage period with the total number of consecutive coverage periods not exceeding 18 months of coverage. The applicant cannot apply for a new coverage period until the person has had a 63 day break in coverage from the termination date of the last short-term limited duration policy issued by any carrier.