

# 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	×	×			
DE	×	×			
FL	Association (R)	12 months	⬆	🔄	➡
GA	Association (R)	12 months	⬆	🔄	➡
HI	×	×			
IA	Individual	12 months	⬆	🔄	➡
ID	Individual (O)	6 months <sup>1</sup>			
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>			
MN	×	×			
MO	Individual (O)	6 months		🔄	
MS	Association (R)	12 months	⬆	🔄	➡
MT	Individual	6 months			
NC	Association (R)	12 months	⬆		
ND	Association (R)	6 months <sup>6</sup>			
NE	Individual (O)	364 days <sup>7</sup>		🔄	➡
NH	×	×			
NJ	×	×			
NM	×	×			
NV	Association (R)	6 months <sup>5</sup>			
NY	×	×			
OH	Association (R)	12 months	⬆	🔄	
OK	Individual (O)	12 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	⬆	🔄	➡
TX*	Association (R)	12 months	⬆	🔄	➡
UT	Individual	12 months	⬆	🔄	➡
VA	Association (R)	12 months	⬆		
VT	×	×			
WA	×	×			
WI	Individual	12 months <sup>9</sup>	⬆		➡
WV	Association (R)	12 months	⬆	🔄	➡
WY	Individual (O)	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.

1. Idaho Rewrite Limits - Requires 63 day gap in coverage from a National General STM plan in order to obtain another National General STM plan.
2. Illinois Rewrite Limits - Requires 60 day gap in coverage from a National General STM plan in order to obtain another National General STM plan.
3. Kansas Rewrite Limits - Limited to 1 Rewrite.
4. Maryland and South Dakota Rewrite Limits - Requires 63 day gap in coverage from any health insurance plan to obtain a National General STM policy.
5. 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.
6. North Dakota Rewrite Limits - Requires at least a one-day gap after two six-month National General Short Term Medical plans.
7. Nebraska plans have a maximum duration of 364 days.
8. Oregon Rewrite Limits - The applicant must wait 60 days from the last day of coverage before reapplying.
9. 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.

ALL DETAILS OF THIS DOCUMENT ARE SUBJECT TO CHANGE.

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FL	Association (R)	12 months	⌄	🔄	➡
GA	Association (R)	12 months	⌄	🔄	➡
IA	Individual	12 months	⌄	🔄	➡
ID	Individual (O)	6 months			
IN	Association (R)	12 months	⌄	🔄	➡
KY	Association (R)	12 months	⌄	🔄	➡
LA	Association (R)	12 months	⌄	🔄	➡
MI	Association (R)	6 months <sup>1</sup>			
MS	Association (R)	12 months	⌄	🔄	➡
MT	×	×			
NE	Individual (O)	12 months <sup>2</sup>	⌄	🔄	➡
NV	Association (R)	6 months <sup>1</sup>			
OH	Association (R)	12 months	⌄	🔄	
OK	Individual (O)	12 months	⌄	🔄	➡
SC	Association (R)	11 months		🔄	
UT	Individual	12 months	⌄	🔄	➡
WI	Individual	12 months <sup>3</sup>	⌄		➡
WV	Association (R)	12 months	⌄	🔄	➡
WY	Individual (O)	12 months	⌄	🔄	➡

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(O) Association Optional

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\* The Cigna PPO Network refers to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna PPO Network for Shared Administration.

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