

Short-Term Medical Duration Options By State

States	90 DAY	180	330	364 DAY	4 x 90	2 x 90	2 x 180	2 x 364	3 x 330	3 x 364
AL		X		X			X			X
AR		X		X			X			X
AZ		X		X			X			X
DE	X									
FL		X		X			X	X		X
GA		X		X			X			X
IA		X		X			X			X
ID		X								
IL		X								
IN		X		X						
KS		X		X			X			X
KY		X		X			X		X	X
LA*	X	X		X	X		X			X
MI		X								
MO	X	X		X	X		X			X
MS		X		X			X			X
MT		X								
NC		X		X			X			X
ND		X					X			
NE		X		X			X			
NV		X								
OH		X		X						
OK		X		X			X			X
OR	X			X			X			
PA		X		X						
SC		X	X						X	
TN		X		X			X			X
TX		X		X			X	X		X
VA	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
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
Virginia	State Regulation limits the coverage period of a short-term limited duration policy to 6 months or less in a 12 month period.
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 that same carrier.

*Quantum is only 30, 90, or 180 day durations.

- Applies to plans underwritten by CLIC and NRIC
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