Short Term Medical
Details by State

National General Accident & Health

PPO Network provided by: aetna

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	Association (R)	3 months[1]			
DE	✖	✖			
FL	Association (R)	12 months	⤒	↻	➜
GA	Association (R)	12 months	⤒	↻	➜
HI	✖	✖			
IA	Individual	12 months	⤒	↻	➜
ID	Individual (O)	6 months			
IL*	Association (R)	180 days[2]			
IN	Association (R)	12 months	⤒	↻	➜
KS	Individual	12 months[3]	⤒		
KY	Association (R)	12 months	⤒	↻	➜
LA	Association (R)	12 months	⤒	↻	➜
MA	✖	✖			
MD	Individual (O)	3 months[4]	⤒		
ME	✖	✖			
MI	Association (R)	6 months[5]			
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[6]			
NE	Individual (O)	364 days[7]		↻	➜
NH	✖	✖			
NJ	✖	✖			
NM	✖	✖			
NV	Association (R)	6 months[5]			
NY	✖	✖			
OH	Association (R)	12 months	⤒	↻	
OK	Individual (O)	12 months	⤒	↻	➜
OR	Individual (O)	3 months[8]			
PA	✖	✖			
RI	✖	✖			
SC	Association (R)	11 months		↻	➜
SD	Individual (O)	12 months[4]	⤒		
TN	Association (R)	12 months[9]	⤒		
TX*	Association (R)	12 months	⤒	↻	➜
UT	Individual	12 months	⤒	↻	➜
VA	Association (R)	12 months	⤒		
VT	✖	✖			
WA	✖	✖			
WI	Individual	12 months[10]	⤒		➜
WV	Association (R)	12 months	⤒	↻	➜
WY	Association (R)	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. District of Columbia Rewrite Limits - Requires a 9 month 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. Tennessee Rewrite Limits - The applicant must wait 30 days from the last day of coverage before reapplying.
10. 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.