

## Short-Term Medical Duration Rules

For quoting on 11/16/18 with 11/17/18 and after effective dates

State	Policy Duration
Alabama	364 days
Alaska	90 days*
Arizona	90 days*
Arkansas	364 days
California	
Colorado	90 days*
Connecticut	
Delaware	
District of Columbia	
Florida	364 days
Georgia	364 days
Hawaii	
Idaho	6 months
Illinois	364 days
Indiana	6 months
Iowa	90 days
Kansas	6 months
Kentucky	364 days
Louisiana	6 months
Maine	364 days
Maryland	90 days
Massachusetts	
Michigan	6 months
Minnesota	6 months
Mississippi	364 days
Missouri	6 months
Montana	6 months**
Nebraska	364 days
Nevada	
New Hampshire	
New Jersey	
New Mexico	
New York	
North Carolina	364 days
North Dakota	
Ohio	364 days**
Oklahoma	6 months
Oregon	90 days*
Pennsylvania	90 days*
Rhode Island	
South Carolina	90 days*
South Dakota	6 months
Tennessee	364 days
Texas	364 days
Utah	90 days*
Vermont	
Virginia	90 days
Washington	
West Virginia	364 days
Wisconsin	364 days
Wyoming	6 months

In VA, STM is underwritten by Standard Security Life Insurance Company of New York (SSL). In all other states, STM is underwritten by Independence American Insurance Company (IAIC). All STM is administered by The Loomis Company (Loomis).

\*Until new approvals

\*\*As of 1/1/19 effective dates

Chart and rules subject to change. For producer use only. Not for public solicitation or distribution.