



## Duration and renewals of 2022 short-term medical plans by state

Federal rules: Duration 364 days, up to 3 renewals					
State	Initial plan duration	Renewals?	Maximum duration (including renewal)	Purchase additional policy?	Notes
Alabama	364 days	Yes	36 months	Yes	
Alaska	364 days	Yes	36 months	Yes	
Arkansas	364 days	Yes	36 months	Yes	
Arizona	364 days	Yes	36 months	Yes	Prior to August 2019, Arizona limited short-term plans to six months.
Florida	364 days	Yes	36 months	Yes	
Georgia	364 days	Yes	36 months	Yes	
Indiana	364 days	Yes	36 months	Yes	Indiana requires short-term plans to have a benefit maximum of at least \$2 million. Prior to July 2019, short-term plans were limited to six months and could not be renewable.
Idaho	364 days for enhanced short-term plans. Six months for non-enhanced short-term plans.	Guaranteed renewability for enhanced short-term plans. No renewals for standard short-term plans.	Three years for enhanced plans. Six months for non-enhanced plans.		Idaho has created “enhanced” short-term plans, which can have terms of up to 364 days and are guaranteed renewable for a total duration of up to three years. These plans must abide by a variety of strict rules and provide more robust coverage than traditional short-term plans. (Non-enhanced short-term plans are limited to six-month terms and are not renewable.)
Iowa	364 days	Yes	36 months	Yes	Iowa has imposed new requirements on short-term plans as of 2020, including minimum coverage requirements, caps on out-of-pocket costs, and rules related to renewability.
Kentucky	364 days	Yes	36 months	Yes	
Louisiana	12 months	Yes	36 months	Yes	Most short-term plans in Louisiana are limited to six months. If they have longer durations, the state only allows the plan to exclude preexisting conditions from the previous 12 months. Most insurers look back further than that, so their plans are capped at six months.
Mississippi	364 days	Yes	36 months	Yes	
Montana	364 days	Yes	36 months	Yes	Although longer terms are allowed, all available plans in Montana are currently limited to six-month terms.
Nebraska	364 days	Yes	36 months	Yes	

## Federal rules: Duration 364 days, up to 3 renewals (continued)

State	Initial plan duration	Renewals?	Maximum duration (including renewal)	Purchase additional policy?	Notes
North Carolina	364 days	Yes	36 months	Yes	
North Dakota	364 days	Yes	36 months	Yes	2021 legislation allows association short-term plans to follow federal duration rules, but also requires them to cover certain essential health benefits. Non-association short-term plan are still limited to 12 months in total duration.
Oklahoma	364 days	Yes	36 months	Yes	Prior to November 2018, Oklahoma limited short-term plans to six months. But that changed under legislation enacted in 2019.
Pennsylvania	364 days	Yes	36 months	Yes	We aren't aware of any plans with total durations of more than 12 months.
Rhode Island					The state's plan requirements are restrictive to the extent that carriers do not sell short-term plans in Rhode Island.
South Dakota	364 days	Yes	36 months	Yes	Prior to December 2020, South Dakota limited short-term plans to six months and did not allow renewals.
Tennessee	364 days	Yes	36 months	Yes	
Texas	364 days	Yes	36 months	Yes	
Utah	364 days	Yes	36 months	Yes	
West Virginia	364 days	Yes	36 months	Yes	
Wyoming	364 days	Yes	36 months	Yes	

## State rules: Duration between 1 and 3 years

State	Initial plan duration	Renewals?	Maximum duration (including renewal)	Purchase additional policy?	Notes
Kansas	365 days	One	24 months	Yes	
Maine	364 days	Yes	24 months	No	Maine implemented strict new rules as of 2020, including a requirement that short-term plans only be sold in person. As a result, there are no insurers offering short-term plans in Maine.
Ohio	364 days	No	52 weeks	Yes	
South Carolina	11 months	Yes	33 months	Yes	
Wisconsin	365 days	Yes	18 months	Yes, but a 63-day break is required before purchasing another plan from the same insurer.	Consumers can start new coverage (with the same insurer) after a 63-day break.

## State rules: Initial term up to 6 months

State	Initial plan duration	Renewals?	Maximum duration (including renewal)	Purchase additional policy?	Notes
Colorado	6 months, but plans ceased to be available as of April 2019.	No	6 months	Yes, but not if the applicant has had more than one short-term plan in the past 12 months.	Colorado imposed extensive new rules for short-term plans as of 2019. As a result, there are no longer any insurers offering short-term plans in the state.
Connecticut	6 months	No	6 months	Yes	Starting in 2019, Connecticut began requiring short-term health plans to cover essential health benefits. As a result, there are no longer any short-term plans for sale in the state.
Illinois	6 months	No	6 months	Yes	An enrollee cannot purchase a new short-term plan from the same issuer within 60 days of the termination of a previous short-term plan.
Michigan	185 days	No	185 days within any 365-day period	You can't have more than 185 days of short-term coverage from a single insurer within a 365-day period.	
Minnesota	185 days	No renewal but consumers can buy new plans.	Total time enrolled in short-term plans can't exceed 365 days in any 555-day period.	Yes, but only if you haven't exceeded the allowed total limit.	.
Missouri	6 months	Yes	36 months	Yes	Plans can be renewed to a total of 36 months as long as each term is six months or less.
Nevada	185 days	No	185 days	Yes	
New Hampshire	6 months	No*	18 months total within a 2-year period	Yes, but limited to no more than 18 months of total coverage in a 24-month period.	Additional coverage has to be a new separate plan. But plans can't be bought by anyone who had more than 540 days of short-term coverage in the past 24 months.

## State rules: Initial term up to 3 months

State	Initial plan duration	Renewals?	Maximum duration (including renewal)	Purchase additional policy?	Notes
DC	3 months	No	3 months	DC law prevents purchase of a second STM plan (from same insurer or an affiliate) unless there's at least a 9-month gap between plans.	Currently, no plans are available for purchase in DC.
Delaware	3 months	No	3 months	Yes	
Hawaii	90 days, but plans ceased to be available as of October 2018.	Yes, but only for people who were not eligible to purchase a plan in the exchange in the previous year, which eliminates virtually everyone.	90 days	Yes, but eligibility is sharply limited. New plans cannot be issued to anyone who has had coverage under a short-term plan within the previous calendar year.	No plans are available for sale.
Maryland	3 months	No	3 months	Yes	
New Mexico	3 months, but plans ceased to be available as of mid-2019.	No	3 months	Carriers can't issue plans to anyone who had short-term coverage in the prior 12 months.	Prior to February 2019, New Mexico defaulted to federal rules for STM plans. When the state's new regs took effect in 2019, insurers stopped offering short-term plans.
Oregon	3 months	Yes, but the three-month total duration limit includes renewals.	3 months	Must be a 60-day gap if the plan is purchased from the same insurer.	.
Virginia	3 months	Yes	6 months	No	Virginia's laws for short-term plans changed in mid-2021. New rules limit plans to three months, with total duration capped at six months if the plan is renewed. Short-term plans cannot be sold during the open enrollment period for ACA-compliant coverage, and a person cannot have short-term insurance for more than six months in a 12-month period.
Vermont	3 months	No	3 months within any 12-month period, if any plans were available for sale. (None are, as of 2018.)	No	Although Vermont does not prohibit short-term plans, the benefit mandates and the requirement that plans cover pre-existing conditions make Vermont's short-term market unappealing for insurers. As a result, no insurers are selling short-term plans in Vermont.

## State rules: Duration up to 3 months

Washington	3 months	No	3 months	New regs prohibit renewals and prevent the sale of a short-term plan to anyone who has had 3 months of short-term coverage in the past 12 months.	As of 2019, short-term plans cannot be sold during the individual market open enrollment period if they have an effective date in the upcoming year (to avoid confusion with ACA- compliant plans).
------------	----------	----	----------	---	---

## Short-term insurance sale banned by state law

State	Initial plan duration	Renewals?	Maximum duration (including renewal)	Purchase additional policy?	Notes
California	Short-term plans were banned as of 2019.				State legislation prohibits the sale of short-term plans.
Massachusetts	No plans				
New Jersey	Plans banned				Short-term plans are essentially prohibited by state regulations on individual insurance plans.
New York	No sale allowed				New York has noted that it will continue to prohibit the sale of short-term plans in the state.

## About healthinsurance.org

Created in 1994, healthinsurance.org is one of the longest running sources of in-depth information about health insurance for consumers. Contributors to the site include veteran health policy and reform experts whose analysis has garnered national media attention – and the ears of the nation’s political leaders.

**For detailed articles on short-term health insurance in each state:**

<https://www.healthinsurance.org/short-term-health-insurance>

**Facebook:** <https://www.facebook.com/HealthInsuranceResourceCenter>

**Twitter:** @hio\_org

**Download the most up-to-date copy of this report here:**

<https://www.healthinsurance.org/short-term-health-insurance/>