

PIVOT HEALTH | SHORT TERM MEDICAL DURATION OPTIONS BY STATE

STATE	90 DAY	180 DAYS	4x3	364 DAYS
Alabama	Х	Х	Х	X
Arizona	Х	Х	Х	
Arkansas	Х	Х	Х	Х
Delaware	Х	Х	Х	Х
District of Columbia	Х	Х	Х	Х
Florida	Х	Х	Х	Х
Georgia	Х	Х	Х	Х
Idaho	Х	Х		Х
Illinois	Х	Х	Х	Х
Indiana	Х	Х	Х	
lowa	Х			
Kentucky	Х	Х	Х	Х
Louisiana	Х	Х	Х	
Michigan	Х	Х		
Mississippi	Х	X	Х	X
Missouri	Х			
Nebraska	Х	X	Х	X
North Carolina	Х	X	Х	X
Ohio	Х	X	Х	Х
Oklahoma	Х	Х	Х	
Oregon	Х			
Pennsylvania	Х	X	Х	Х
Tennessee	Х	X	Х	Х
Texas	Х	X	Х	Х
Virginia	Х	X	Х	X
West Virginia	Х	X		Х
Wisconsin	Х	Х	Х	Х
Wyoming	X	X	Х	X



PIVOT HEALTH | STATE SPECIFIC DURATION RULES

Arizona	1 additional enrollment of 180 days or less in any 12-month period, then individual must wait 63 days from the termination date of the last short term policy before enrolling again.	
Idaho	Only allowed one coverage period, then individual must wait 64 days from the termination of the last short term policy before enrolling again.	
Michigan	Limited to 180 days of coverage in a 365-day period with one carrier, then individual must wait 180 days from the termination of the last short term policy before enrolling again.	
Oregon	After 90 days of coverage, individual must wait 60 days from the termination of the last short-term policy before enrolling again.	
West Virginia	Only allowed one coverage period, then individual must wait 64 days from the termination of the last short-term policy before enrolling again.	
Wisconsin	After 18 months of coverage, then individual must wait 63 days from termination of last short-term policy before enrolling again.	