| Products Available through Pivot Health | | | | | | | | | | | |
|--|----------------------------------|--|--|--|--|--|--|--|--|--|--|
| States AK AL AR AZ CA CO CT DC DE FL GA HI IA ID IL IN KY KS LA MA MD ME MI MN MO MS MT NC ND NE NH NJ NM NV NY OH OK OR PA RI S | SC SD TN TX UT VA VT WA WI WV WY | | | | | | | | | | |
| Short-Term Medical (Age 6 mo-64 & 11 mo) | | | | | | | | | | | |
| Classic STM* | | | | | | | | | | | |
| Core STM | | | | | | | | | | | |
| Quantum STM | | | | | | | | | | | |
| Epic STM | | | | | | | | | | | |
| Fixed Benefit Medical (Age 18+) | | | | | | | | | | | |
| Anchor | | | | | | | | | | | |
| Dental/Vision (Age 18+) | | | | | | | | | | | |
| Brilliant Dental [™] | | | | | | | | | | | |
| Supplemental (Age 18+) | | | | | | | | | | | |
| Latitude | | | | | | | | | | | |

Product currently available.

 * Classic Short-Term Medical Plans include Economy, Choice, Standard and Deluxe

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 | | State Specific Duration Rules | |
|--------|-----------|-----|-----|------------|--------|--------|---------|---------|---------|---------|--|---|--|
| AL | | X | | X | | | x | | | X | Delaware | State Regulation limits the coverage period of short-term limited duration | |
| AR | | x | | x | | | x | | | x | | 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 | |
| AZ | | x | | x | | | x | | | x | | 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 | |
| DE | х | | | | | | | | | | | applicants, regardless of whether they have previously been covered by | |
| FL | | x | | x | | | x | X | | x | 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. | |
| GA | | x | | x | | | x | | | x | | | |
| IA | | x | | x | | | x | | | x | | | |
| ID | | x | | ~ | | | ~ | | | ~ | | | |
| IL | | X | | | | | | | | | | 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. | |
| IN | | X | | X | | | | | | | Michigan | | |
| KS | | X | | X | | | X | | | X | | | |
| KY | | x | | x | | | x | | X | x | | 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. | |
| LA* | X | X | | X | X | | X | | | X | Nevada | | |
| MI | | x | | | | | | | | | | | |
| MO | x | x | | x | x | | x | | | x | | | |
| MS | | x | | x | | | x | | | x | | 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 | |
| MT | | Х | | | | | | | | | Oregon | | |
| NC | | x | | x | | | х | | | X | | | |
| ND | | х | | | | | X | | | | | State Regulation limits the coverage period of a short-term limited duration policy to 6 months or less in a 12 month period. | |
| NE | | X | | X | | | X | | | | Virginia | | |
| NV | | x | | | | | | | | | 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. | |
| ОН | | X | | X | | | | | | | | | |
| ОК | | X | | х | | | x | | | X | | | |
| OR | x | | | X | | | X | | | | | | |
| PA | | X | | X | | | | | | | | | |
| SC | | X | X | | | | | | X | | *Quantum is only 30, 90, or 180 day durations. | | |
| TN | | X | | X | | | X | | | X | | | |
| ТХ | | X | | X | | | X | X | | X | | | |
| VA | X | | | | | X | | | | | Applies to plans underwritten by CLIC and NRIC | | |
| WI | | X | | X | | | X | | | | Applies to plans underwritten by CLIC | | |
| WV | | X | | X | | | | | | | Applies to plan underwritten by NRIC PHStatesAvailable013120 | | |
| WY | | Х | | Х | | | Х | | | X | | | |