



Pivot 1-3-12 Webinar Q&A

Q. Can we write three plans at once, or do we quote and enroll each four-month plan on its own as we approach each plan ending?

A. Yes, by using the 12-month option; provided it is available in the state.

Q. What happens if someone has a big claim in the first four months? Is there pre-ex or no coverage after that first plan?

A. As long as the condition was not pre-ex prior to enrolling or it is an excluded condition, it would be covered.

Q. Are there coverage limits?

A. Each term has a maximum limit.

Q. Will Illinois be added or are they against this?

A. No. As of Jan. 1, 2025, STM can no longer be sold in Illinois.