

Sharpen Your STM Strategy in 2026

In 2026, refining your Short-Term Medical (STM) positioning can help you capture more of the post-open enrollment period and transitional market. With ACA enhanced subsidies expired, many clients are reassessing coverage - and how you present STM can set the tone for the conversation. Visit www.alliednational.com/pivot-health for plan options and request your own Pivot personalized sales web page.



STM Strategies:

Lead with fit, not price: Position STM as a targeted solution for clients between jobs, awaiting employer benefits, or who missed Open Enrollment - not as a replacement for ACA plans.

Set clear expectations: Be upfront about coverage, duration, and limitations to build trust and avoid misunderstandings.

Position intentionally: Present STM as a strategic option for defined needs, reinforcing your role as an advisor.

Keep it simple: Direct, confident conversations minimize objections, shorten the sales cycle, and improve close rates.



Beyond offering flexible, budget-friendly STM coverage, you can boost sales with the March Forward Bonus from Pivot Health! Plus, each sale brings you closer to qualifying for the Diamond Club Retreat, the reimagined Top Producer Trip. That opportunity closes on June 30, 2026.

The bonus deadline is **Tuesday, March 31** - click below for details and a personalized web page to start earning today. Sell STM coverage and seize these opportunities!

[March Forward Bonus](#)

[Diamond Club Retreat](#)



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