

## Mastering STM: 4 Key Strategies for Confident Positioning in 2026



***Our partner, Pivot Health, brings exceptional insight into the short-term health market — and we're excited to share their guidance with you. Their expertise can help you better match clients with the right coverage when they need it most.***

As an active agent, you already know the value of meeting clients where they are. This year, sharpening your short-term medical (STM) positioning can help you capture more of the post-OEP and transitional market.

With ACA enhanced subsidies expired, more clients are reassessing their coverage options — and how you position STM can set the tone for the entire conversation.

**Here's how to approach STM conversations strategically:**

### **Lead with fit, not price**

STM continues to be a strong solution for clients who are between jobs, waiting on employer benefits, missed Open Enrollment, or simply need temporary coverage. Position it as a targeted solution for specific situations — not a replacement for ACA plans. Leverage the Pivot Product Positioning Highlights and Client Coverage Decision Tree to quickly align the right plan with the right client profile.

### Be clear and direct about expectations

Clear communication around coverage scope, duration, and limitations builds trust, reduces chargebacks, and creates stronger long-term client relationships.

### Frame STM as intentional

When you present STM as a strategic option for defined needs and timelines, it reinforces your role as an advisor – not just a salesperson.

### Keep the conversation simple

Direct, confident positioning minimizes objections, shortens the sales cycle, and improves close rates.

For ongoing support, revisit the Pivot Health Agent Guide and explore the Agent Portal for updated product details, eligibility criteria, and plan enhancements.

### The opportunity isn't just in writing policies – it's in positioning them well.

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*\*Product availability varies by state*



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