SHORT-TERM CARE STATE AVAILABILITY

Updated: July 2026 | ✓ = Available | N/A = Not available

KRAUSE AGENCY

	AETNA HHC Plus	AETNA Recovery Care	AETNA Recovery Care Choice	Cigna HealthCare Choice	GTL Home Care Secure	GTL Home Health Care	GTL Recover Cash	Manhattan Life Home Health Care Enhanced	OmniFlex	Wellabe
Rating	A Exc.	A Exc.	A Exc.	A Exc.	A- Exc.	A- Exc.	A- Exc.	B++	B++ Good	A- Exc.
Alabama	✓	N/A	✓	✓	✓	✓	✓	✓	✓	✓
Alaska	N/A	N/A	N/A	N/A	N/A	✓	✓	N/A	✓	N/A
Arizona	✓	N/A	✓	✓	✓	✓	✓	✓	✓	✓
Arkansas	✓	N/A	✓	✓	✓	✓	✓	✓	✓	✓
California	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Colorado	✓	N/A	✓	N/A	✓	✓	N/A	✓	✓	✓
Connecticut	N/A	✓	N/A	N/A	N/A	N/A	✓	N/A	N/A	N/A
Delaware	✓	✓	N/A	N/A	N/A	✓	✓	N/A	N/A	N/A
D.C.	N/A	N/A	N/A	N/A	N/A	✓	✓	✓	✓	N/A
Florida	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Georgia	✓	N/A	✓	✓	✓	✓	✓	✓	✓	✓
Hawaii	N/A	N/A	N/A	✓	N/A	✓	✓	✓	✓	N/A
Idaho	✓	✓	N/A	N/A	N/A	✓	✓	N/A	✓	✓
Illinois	✓	N/A	✓	✓	✓	✓	✓	✓	✓	✓
Indiana	✓	✓	N/A	N/A	✓	✓	✓	N/A	✓	✓
Iowa	✓	N/A	✓	N/A	✓	✓	✓	✓	✓	✓
Kansas	N/A	N/A	N/A	N/A	✓	✓	N/A	N/A	N/A	N/A
Kentucky	✓	N/A	✓	N/A	✓	✓	✓	N/A	✓	N/A
Louisiana	✓	N/A	✓	✓	✓	✓	✓	✓	✓	✓
Maine	N/A	N/A	N/A	N/A	N/A	N/A	N/A	✓	✓	✓
Maryland	N/A	N/A	✓	N/A	N/A	✓	✓	N/A	✓	N/A
Massachusetts	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Michigan	✓	N/A	✓	✓	✓	✓	✓	✓	✓	✓
Minnesota	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Mississippi	✓	N/A	✓	✓	✓	✓	✓	✓	✓	✓
Missouri	✓	N/A	✓	✓	✓	✓	✓	✓	✓	✓
Montana	✓	✓	N/A	N/A	N/A	✓	✓	N/A	✓	N/A
Nebraska	✓	N/A	✓	✓	✓	✓	✓	✓	✓	✓
Nevada	✓	N/A	✓	✓	N/A	✓	✓	N/A	✓	✓

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Rating	A Exc.	A Exc.	A Exc.	A Exc.	A- Exc.	A- Exc.	A- Exc.	B++	B++ Good	A- Exc.
New Hampshire	✓	N/A	✓	N/A	N/A	N/A	✓	✓	✓	N/A
New Jersey	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
New Mexico	✓	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
New York	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
North Carolina	✓	N/A	✓	✓	✓	✓	✓	✓	✓	✓
North Dakota	✓	N/A	✓	N/A	N/A	N/A	N/A	N/A	✓	N/A
Ohio	✓	N/A	✓	N/A	✓	✓	✓	✓	✓	✓
Oklahoma	✓	N/A	✓	✓	✓	✓	✓	✓	✓	✓
Oregon	✓	N/A	✓	✓	N/A	✓	✓	N/A	✓	N/A
Pennsylvania	✓	✓	N/A	N/A	N/A	✓	✓	N/A	✓	N/A
Rhode Island	✓	N/A	✓	✓	N/A	✓	✓	N/A	✓	N/A
South Carolina	✓	N/A	✓	N/A	✓	✓	✓	✓	✓	N/A
South Dakota	✓	N/A	✓	N/A	N/A	✓	✓	✓	✓	✓
Tennessee	✓	N/A	✓	N/A	✓	✓	✓	✓	✓	N/A
Texas	✓	N/A	✓	✓	✓	✓	✓	✓	✓	✓
Utah	✓	✓	N/A	N/A	N/A	✓	✓	N/A	N/A	N/A
Vermont	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Virginia	✓	✓	N/A	N/A	N/A	N/A	✓	N/A	✓	N/A
Washington	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
West Virginia	✓	N/A	✓	✓	N/A	✓	✓	✓	✓	✓
Wisconsin	✓	N/A	✓	N/A	N/A	✓	N/A	✓	✓	✓
Wyoming	✓	N/A	✓	N/A	N/A	✓	✓	✓	N/A	✓