

## **Short-term, Limited-duration Health Plans; SB 199**

**SB 199** amends law in the Insurance Code governing specially designed policies and short-term policies to update references to short-term limited-duration (STLD) policies.

Under current law, “short-term” means an insurance policy period of 6 or 12 months, based upon policy design, which offers not more than one renewal period with or without a requirement of medical re-underwriting or medical requalification. The bill amends this definition to update the term to “short-term, limited-duration” and specifies a policy period of less than 12 months and a policy that offers renewal or extension periods up to a maximum policy period of 36 months total in duration.

The bill removes language specifying the benefits or services that may be included in specially designed policies. The definition of “specially designed policies” is updated to provide that these policies are issued on a short-term, limited-duration basis. The bill also removes language required to be included in contracts and application material by insurance companies issuing STLD policies.

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