

115TH CONGRESS 2D SESSION

S. 2507

To require short-term limited duration insurance issuers to renew or continue in force such coverage at the option of the enrollees.

IN THE SENATE OF THE UNITED STATES

March 7, 2018

Mr. Barrasso introduced the following bill; which was read twice and referred to the Committee on Health, Education, Labor, and Pensions

A BILL

To require short-term limited duration insurance issuers to renew or continue in force such coverage at the option of the enrollees.

- 1 Be it enacted by the Senate and House of Representa-
- 2 tives of the United States of America in Congress assembled,
- 3 SECTION 1. SHORT TITLE.
- 4 This Act may be cited as the "Improving Choices in
- 5 Health Care Coverage Act".
- 6 SEC. 2. SHORT-TERM LIMITED DURATION INSURANCE.
- 7 (a) Definition.—Section 2791(b) of the Public
- 8 Health Service Act (42 U.S.C. 300gg-91(b)) is amended
- 9 by adding at the end the following:

1	"(6) Short-term limited duration insur-
2	ANCE.—The term 'short-term limited duration insur-
3	ance' means health insurance coverage provided pur-
4	suant to a contract with a health insurance issuer
5	that has an expiration date specified in the contract
6	(not taking into account any extensions that may be
7	elected by the policyholder with or without the
8	issuer's consent) that is less than 12 months after
9	the original effective date of the contract.".
10	(b) Guaranteed Renewability.—Section 2703 of
11	the Public Health Service Act (42 U.S.C. 300gg-2) is
12	amended—
13	(1) in subsection (a), by inserting "or offers
14	short-term limited duration insurance" after "group
15	market"; and
16	(2) by adding at the end the following:
17	"(f) Application to Short-Term Limited Dura-
18	TION INSURANCE.—
19	"(1) IN GENERAL.—In applying this section in
20	the case of short-term limited duration insurance—
21	"(A) a reference to 'health insurance cov-
22	erage' with respect to such coverage offered in
23	the individual market shall be deemed to in-
24	clude short-term limited duration insurance;
25	and

1 "(B) a reference to 'health insurance 2 issuer' with respect to health insurance cov-3 erage offered in the individual market shall be 4 deemed to include an issuer of short-term lim-5 ited duration insurance.

"(2) Special rule for short-term limited duration insurance, at the time of application for enrollment in such insurance coverage, an individual may decline renewability of such coverage in accordance with this section, and the contract between such individual and the health insurance issuer shall specify whether the individual opted for renewability or no renewability.".

15 (c) APPLICABILITY.—The amendments made by sub-16 sections (a) and (b) shall apply with respect to contracts 17 for short-term limited duration insurance that take effect 18 on or after May 1, 2018.

 \bigcirc

6

7

8

9

10

11

12

13

14