

AMENDMENT TO
RULES COMMITTEE PRINT 116-14
OFFERED BY MR. DAVID P. ROE OF TENNESSEE

Strike section 204 and insert the following new section:

1 SEC. 204. SHORT-TERM LIMITED DURATION INSURANCE.

2 (a) DEFINITION.—Section 2791(b) of the Public
3 Health Service Act (42 U.S.C. 300gg-91(b)) is amended
4 by adding at the end the following:

5 “(6) SHORT-TERM LIMITED DURATION INSUR-
6 ANCE.—The term ‘short-term limited duration insur-
7 ance’ means health insurance coverage provided pur-
8 suant to a contract with a health insurance issuer
9 that has an expiration date specified in the contract
10 (not taking into account any extensions that may be
11 elected by the policyholder with or without the
12 issuer’s consent) that is less than 12 months after
13 the original effective date of the contract.”.

14 (b) GUARANTEED RENEWABILITY.—Section 2703 of
15 the Public Health Service Act (42 U.S.C. 300gg-2) is
16 amended—

1 (1) in subsection (a), by inserting “or offers
2 short-term limited duration insurance” after “group
3 market”; and

4 (2) by adding at the end the following:

5 “(f) APPLICATION TO SHORT-TERM LIMITED DURA-
6 TION INSURANCE.—

7 “(1) IN GENERAL.—In applying this section in
8 the case of short-term limited duration insurance—

9 “(A) a reference to ‘health insurance cov-
10 erage’ with respect to such coverage offered in
11 the individual market shall be deemed to in-
12 clude short-term limited duration insurance;
13 and

14 “(B) a reference to ‘health insurance
15 issuer’ with respect to health insurance cov-
16 erage offered in the individual market shall be
17 deemed to include an issuer of short-term lim-
18 ited duration insurance.

19 “(2) SPECIAL RULE FOR SHORT-TERM LIMITED
20 DURATION INSURANCE.—In the case of short-term
21 limited duration insurance, at the time of application
22 for enrollment in such insurance coverage, an indi-
23 vidual may decline renewability of such coverage in
24 accordance with this section, and the contract be-
25 tween such individual and the health insurance

1 issuer shall specify whether the individual opted for
2 renewability or no renewability.”.

3 (c) APPLICABILITY.—The amendments made by sub-
4 sections (a) and (b) shall apply with respect to plan years
5 beginning on or after January 1, 2020.

