

CMS SOTA Announcement: Tri-agency Proposed Rule Regarding Short-term Limited Duration Insurance

Dear MMPC:

On Tuesday, February 20, 2018, the US Department of Health and Human Services (HHS), the US Department of Labor and the US Department of the Treasury released a joint proposed rule on short-term limited duration insurance. The proposed rule would allow for plans to be purchased by consumers for any period less than 12 months instead of the current maximum period of less than three months.

Short-term, limited-duration insurance is a type of health insurance coverage that is designed to fill temporary gaps in coverage when an individual is transitioning from one plan or coverage to another form of coverage. In summary, the proposed rule would amend the definition of short-term, limited duration insurance to exclude short-term limited duration from the definition of individual health insurance coverage requirements that apply to individual health insurance plans under the Affordable Care Act (ACA).

Comments on the proposed rule must be received by the federal register, by 5 p.m. EST on April 23, 2018. An announcement from the Center for Medicaid and CHIP Services is included below.

Additional Links on the Short-Term, Limited-Duration Insurance Proposed Rule:

- Press Release- <https://www.hhs.gov/about/news/2018/02/20/trump-administration-works-give-relief-americans-facing-high-premiums-fewer-choices.html>
- Fact Sheet- <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2018-Fact-sheets-items/2018-02-20.html>
- Proposed Rule on the Federal Register- <https://www.federalregister.gov/documents/2018/02/21/2018-03208/short-term-limited-duration-insurance>

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Greetings,

On Tuesday, The Department of Health and Human Services, in conjunction with the Departments of Labor and Treasury, released a joint short-term limited duration proposed rule that would allow consumers to buy plans providing coverage for any period of less than 12 months. Below, please find related links to the press release, fact sheet and proposed rule. To be assured consideration, comments on the proposed rule must be received, no later than 5 p.m. EST on April 23, 2018 via the federal register.

The **press release** can be found here: <https://www.hhs.gov/about/news/2018/02/20/trump-administration-works-give-relief-americans-facing-high-premiums-fewer-choices.html>

A **fact sheet** can be found here: <https://www.cms.gov/Newsroom/MediaReleaseDatabase/Fact-sheets/2018-Fact-sheets-items/2018-02-20.html>

The **proposed rule** can be found here:
<https://www.federalregister.gov/documents/2018/02/21/2018-03208/short-term-limited-duration-insurance>

As always:

If you'd like to be added to the SOTA email distribution, please email us at sotaupdates@cms.hhs.gov. Thanks!
