

AMENDMENT TO H.R. 1010
OFFERED BY MR. DAVID P. ROE OF TENNESSEE

Strike section 1 and insert the following new section:

1 **SECTION 1. 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—

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

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

1 “(f) APPLICATION TO SHORT-TERM LIMITED DURA-
2 TION INSURANCE.—

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

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

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

15 “(2) SPECIAL RULE FOR SHORT-TERM LIMITED
16 DURATION INSURANCE.—In the case of short-term
17 limited duration insurance, at the time of application
18 for enrollment in such insurance coverage, an indi-
19 vidual may decline renewability of such coverage in
20 accordance with this section, and the contract be-
21 tween such individual and the health insurance
22 issuer shall specify whether the individual opted for
23 renewability or no renewability.”.

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

Amend the title to read as follows: “A bill to amend
title XXVII of the Public Health Service Act to provide
for a definition of short-term limited duration insurance
and to provide for guaranteed renewability with respect
to such insurance.”.

