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:
“(f) APPLICATION TO SHORT-TERM LIMITED DURATION INSURANCE.—

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

“(A) a reference to ‘health insurance coverage’ with respect to such coverage offered in the individual market shall be deemed to include short-term limited duration insurance; and

“(B) a reference to ‘health insurance issuer’ with respect to health insurance coverage offered in the individual market shall be deemed to include an issuer of short-term limited duration insurance.

“(2) SPECIAL RULE FOR SHORT-TERM LIMITED DURATION INSURANCE.—In the case of 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.”.
(c) APPLICABILITY.—The amendments made by subsections (a) and (b) shall apply with respect to plan years 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.”