

**APPENDIX: PROTECTING PATIENTS IN STATE-REGULATED INSURANCE (SHORT-TERM, LIMITED-DURATION HEALTH PLANS)**

STATE	Initial Plan Duration	Initial Plan Duration Grade	Renewals Available	Renewal Grade	Maximum Duration (including renewal)	Maximum Duration Grade	Stricter than Federal Standard (Yes/No)	Notes	Grade	Citation
AK	364 days	F	No limit	F	36 months	F	No	No state level regulation	F	
AL	364 days	F	No limit	F	36 months	F	No	No state level regulation	F	
AR	364 days	F	No limit	F	36 months	F	No	No state level regulation	F	
AZ	364 days	F	No limit	F	36 months	F	No		F	SB 1109
CA	Underwritten short-term plans are not available in this state	A	Underwritten short-term plans are not available in this state	A	Underwritten short-term plans are not available in this state	A	Yes		A	SB 910
CO	Underwritten short-term plans are not available in this state	A	Underwritten short-term plans are not available in this state	A	Underwritten short-term plans are not available in this state	A	Yes	Colorado imposed extensive new rules for short-term plans as of 2019. As a result, there are no longer any insurers offering short-term plans in the state.	A	3 CCR 702-4 Series 4-2
CT	Underwritten short-term plans are not available in this state	A	Underwritten short-term plans are not available in this state	A	Underwritten short-term plans are not available in this state	A	Yes	Starting in 2019, Connecticut began requiring short-term health plans to cover essential health benefits. As a result, there are no longer any short-term plans for sale in the state	A	Bulletin HC 121
DC	3 months	B	Prohibited	B	3 months	B	Yes	DC law prevents the purchase of a second short-term plan (from the same insurer or an affiliate) unless there's at least a nine-month gap between the plans.	B	DC Code § 31-3303.13d.
DE	3 months	B	Prohibited	B	3 months	B	Yes		B	18 Del C. §1300
FL	364 days	F	No limit	F	36 months	F	No		F	SB 322
GA	364 days	F	No limit	F	36 months	F	No	No state level regulation	F	
HI	Underwritten short-term plans are not available in this state	A	Underwritten short-term plans are not available in this state	A	Underwritten short-term plans are not available in this state	A	Yes	As a result of Hawaii's strict regulations, no short term plans have been available since October 2018.	A	HB 1520
IA	364 days	F	No limit	F	36 months	F	No		F	ARC 4332C Insurance Division [191]

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ID	364 days for enhanced short-term plans	F	No limit	F	36 months	F	Yes*	Idaho created a "souped-up" version of STPs referred to as "enhanced STPs" which are required to be renewable, include minimum benefits, and are eligible to be converted to an ACA-compliant plan.	F	House Bill 275
IL	6 months	C	Prohibited	B	6 months	C	Yes	An enrollee cannot purchase a new short-term plan from the same issuer within 60 days of the termination of a previous short-term plan.	C	215 ILCS 190
IN	364 days	F	No limit	F	36 months	F	No		F	House Bill 1631
KS	365 days	F	One	C	24 months	D	Yes		D	KRS 40-2,193
KY	364 days	F	No limit	F	36 months	F	No	No state level regulation	F	Bulletin 2018-02
LA	12 months	F	No limit	F	36 months	F	No*	Most short-term plans in LA are limited to 6 months. If they are longer than 6 months, the state only allows the plan to exclude pre-existing conditions from the previous 12 months. Most insurers look back further than that, effectively capping their duration at 6 months.	F	Title 22
MA	Underwritten short-term plans are not available in this state	A	Underwritten short-term plans are not available in this state	A	Underwritten short-term plans are not available in this state	A	Yes		A	MA Law Ch 111M
MD	3 months	B	Prohibited	B	3 months	B	Yes		B	HB 1782
ME	Underwritten short-term plans are not available in this state	A	Underwritten short-term plans are not available in this state	A	Underwritten short-term plans are not available in this state	A	Yes	Maine implemented strict new rules as of 2020, including a requirement that short-term plans only be sold in-person. As of early 2020, there were no insurers offering short-term plans in Maine.	A	LD 1260
MI	185 days	C	Prohibited	B	185 days	C	Yes	You can't have more than 185 days of short-term coverage from a single insurer within a 365-day period.	C	MCL §500.2213b
MN	185 days	C	Renewals prohibited, but consumers can purchase a new short-term plans	D	Total time enrolled in short-term plans can't exceed 365 days in any 555-day period	D	Yes	Renewals are prohibited, but consumers are not prohibited from purchasing a new short-term plan.	D	MN Commerce Department

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MO	6 months	C	No limit	F	36 months	F	No	Plans can be renewed to a total of 36 months as long as each term is six months or less	D	State Filing Guidelines for Short-Term Plans
MS	364 days	F	No limit	F	36 months	F	No	No state level regulation	F	
MT	364 days	F	No limit	F	36 months	F	No	No state level regulation	F	
NC	364 days	F	No limit	F	36 months	F	No	No state level regulation	F	G.S. 58-3-255
ND	185 days	C	One	C	12 months	D	Yes	As of 2019, insurers offering short-term health plans are required to offer one guaranteed-issue renewal, if the customer wants to renew the policy.	C	ND Insurance Bulletin 2018-2
NE	364 days	F	No limit	F	36 months	F	No		F	NE Insurance Filing Guidelines
NH	6 months	C	Renewals prohibited, but consumers can purchase a new short-term plans	D	18 months total within a two year period	D	Yes	Additional coverage has to be a new separate plan. But plans can't be bought by anyone who had more than 540 days of short-term coverage in the past 24 months.	D	NH Rev Stat § 415:5
NJ	Underwritten short-term plans are not available in this state	A	Underwritten short-term plans are not available in this state	A	Underwritten short-term plans are not available in this state	A	Yes		A	NJ Rev Stat 17B:27A-3
NM	Underwritten short-term plans are not available in this state	A	Underwritten short-term plans are not available in this state	A	Underwritten short-term plans are not available in this state	A	Yes	Prior to February 2019, New Mexico defaulted to federal guidelines for short-term plans. When the state's new regulations took effect in 2019, insurers stopped offering short-term plans.	A	HB 285
NV	185 days	C	Renewals prohibited, but consumers can purchase a new short-term plans	D	185 days	C	Yes		C	NAC: CHAPTER 689A
NY	Underwritten short-term plans are not available in this state	A	Underwritten short-term plans are not available in this state	A	Underwritten short-term plans are not available in this state	A	Yes		A	NY Insurance Circular Letter No. 7

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OH	364 days	F	Prohibited	B	364 days	D	Yes		D	OH Insurance Bulletin 2018-05
OK	364 days	F	No limit	F	36 months	F	No	No state level regulation	F	36 O.S. § 4419 (OSCN 2020)
OR	3 months	B	Prohibited*	B	3 months	B	Yes	*Renewals are technically allowed, but the maximum duration is three months, including all renewals, so in practice they are prohibited.	B	ORS 743B.005
PA	364 days	F	No limit	F	36 months	F	No	No state level regulation	F	
RI	Underwritten short-term plans are not available in this state	A	Underwritten short-term plans are not available in this state	A	Underwritten short-term plans are not available in this state	A	Yes	Short-term plans in RI are required to cover all essential health benefits and state-mandated benefits, and must maintain a medical loss ratio of 80 percent. As a result, no short-term plans have been approved for marketing in RI in years.	A	Insurance Regulation 23
SC	11 months	D	No limit	F	33 months	D	Yes		D	SC Insurance Bulletin 2018-08
SD	364 days	F	No limit	F	26 months	D	No		F	SDLRC §§ 58-17-66
TN	364 days	F	No limit	F	36 months	F	No	No state level regulation	F	
TX	364 days	F	No limit	F	36 months	F	No		F	28 TAC §3.3602
UT	364 days	F	No limit	F	36 months	F	No	No state level regulation	F	Utah Code 31A-1-301
VA*	364 days	F	No limit	F	36 months	F	No	No state level regulation	F	HB 1037
	3 months	B	One	C	6 months	C	Yes	Effective July 2021. Cannot exceed 6 months in a 12 month period.	C	

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VT	Underwritten short-term plans are not available in this state	A	Underwritten short-term plans are not available in this state	A	Underwritten short-term plans are not available in this state	A	Yes	Although Vermont does not prohibit short-term plans, the benefit mandates and the requirement that plans cover pre-existing conditions make Vermont's short-term market unappealing for insurers. As a result, no insurers are selling short-term plans in Vermont.	A	RULE I-2018-03
WA	3 months	B	Prohibited	B	3 months	B	Yes	New regulations prohibit renewals and prevent the sale of a short-term plan to anyone who has had 3 months of short-term coverage in the past 12 months.	B	Rule 2018-01
WI	365 days	F	No limit	F	18 months	D	Yes		F	Wisconsin Legislature: Section 632.7495(4)
WV	364 days	F	No limit	F	36 months	F	No	No state level regulation	F	
WY	364 days	F	No limit	F	36 months	F	No	No state level regulation	F	

## RUBRIC- PROTECTING PATIENTS IN STATE-REGULATED INSURANCE (SHORT-TERM, LIMITED-DURATION HEALTH PLANS)

GRADE	Initial Plan Duration	Renewal	Maximum Duration
A	As a result of an explicit ban or stringent regulations, underwritten short-term plans are not available in this state.	As a result of an explicit ban or stringent regulations, underwritten short-term plans are not available in this state.	As a result of an explicit ban or stringent regulations, underwritten short-term plans are not available in this state.
B	3 months	Renewals prohibited	3 months
C	6 months	One renewal period permitted	6 months
D	Between 9-12 months	Renewals prohibited, but consumers can purchase a new short-term plan	Between 6-36 months
F	12 months	State does not limit renewals	36 months

### Protecting Patients in State-Regulated Insurance (Short-Term, Limited-Duration Health Plans) Sources:

- 1) NORD Review of State Statutes and Administrative Code
- 2) Health Insurance.Org “Short-Term Health Insurance by State” November, 2020. <https://www.healthinsurance.org/short-term-health-insurance/>