

## 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
AL	364 days	F	No limit	F	36 months	F	No	No state-level regulation.	F	
AK	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	<a href="#">SB 1109</a>
AR	364 days	F	No limit	F	36 months	F	No	No state-level regulation.	F	
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	<a href="#">SB 910</a>
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	<a href="#">3 CCR 702-4 Series 4-2</a>
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	<a href="#">Bulletin HC 121</a>
DE	3 months	B	Prohibited	B	3 months	B	Yes		B	<a href="#">18 Del.C. §1300</a>
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	<a href="#">DC Code § 31-3303.13d.</a>
FL	364 days	F	No limit	F	36 months	F	No		F	<a href="#">SB 322</a>
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	<a href="#">HB 1520</a>
ID	364 days for "enhanced STPs"	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	<a href="#">House Bill 275</a>

## 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
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	<a href="#">215 ILCS 190</a>
IN	364 days	F	No limit	F	36 months	F	No		F	<a href="#">House Bill 1631</a>
IA	364 days	F	No limit	F	36 months	F	No*	Insurance rules impose some requirements on short-term plans including minimum coverage requirements and OOP caps.	F	<a href="#">ARC 4332C Insurance Division [191]</a>
KS	365 days	F	One renewal period permitted.	C	24 months	D	Yes		D	<a href="#">KRS 40-2,193</a>
KY	364 days	F	No limit	F	36 months	F	No	No state-level regulation.	F	<a href="#">Bulletin 2018-02</a>
LA	12 months	F	No limit	F	36 months	F	No*	Most short-term plans in Louisiana are limited to six 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	<a href="#">Title 22</a>
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	<a href="#">LD 1260</a>
MD	3 months	B	Prohibited	B	3 months	B	Yes		B	<a href="#">HB 1782</a>
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	<a href="#">MA Law Ch 111M</a>
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	<a href="#">MCL §500.2213b</a>
MN	185 days	C	Renewals prohibited, but consumers can purchase a new STP.	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	<a href="#">MN Commerce Department</a>

## 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
MS	364 days	F	No limit	F	36 months	F	No	No state-level regulation.	F	
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	<a href="#">State Filing Guidelines for STPs</a>
MT	364 days	F	No limit	F	36 months	F	No	No state-level regulation.	F	
NE	364 days	F	No limit	F	36 months	F	No		F	<a href="#">NE Insurance Filing Guidelines</a>
NV	185 days	C	Renewals prohibited, but consumers can purchase a new STP.	D	185 days	C	Yes		C	<a href="#">NAC: CHAPTER 689A</a>
NH	6 months	C	Renewals prohibited, but consumers can purchase a new STP.	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	<a href="#">NH Rev Stat § 415:5</a>
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	<a href="#">NJ Rev Stat 17B:27A-3</a>
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	<a href="#">HB 285</a>
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	<a href="#">NY Insurance Circular Letter No. 7</a>
NC	364 days	F	No limit	F	36 months	F	No	No state-level regulation.	F	<a href="#">G.S. 58-3-255</a>
ND	364 days	F	No Limit	C	36 months	F	Yes	Short-term plan restrictions in North Dakota were relaxed to the federal standard in 2021, but there are various state benefit mandates.	C	<a href="#">SB 2073</a>

## 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
OH	364 days	F	Prohibited	B	364 days	D	Yes		D	<a href="#">OH Insurance Bulletin 2018-05</a>
OK	364 days	F	No limit	F	36 months	F	No	No state-level regulation.	F	<a href="#">36 O.S. § 4419 (OSCN 2020)</a>
OR	3 months	B	Prohibited*	B	3 months	B	Yes	*Renewals are technically allowed, but the maximum duration is 3 months, including all renewals, so in practice they are prohibited.	B	<a href="#">ORS 743B.005</a>
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	STPs in Rhode Island 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 Rhode Island in years.	A	<a href="#">Insurance Regulation 23</a>
SC	11 months	D	No limit	F	33 months	D	Yes		D	<a href="#">SC Insurance Bulletin 2018-08</a>
SD	364 days	F	No limit	F	36 months	F	No	Relaxed previous requirements in late 2020.	F	
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	<a href="#">28 TAC §3.3602</a>
UT	364 days	F	No limit	F	36 months	F	No	No state-level regulation.	F	<a href="#">Utah Code 31A-1-301</a>
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	<a href="#">RULE I-2018-03</a>
VA	3 months	B	One renewal period permitted.	C	6 months	C	Yes	Regulations went into effect July 2021.	C	<a href="#">HB 1037</a>

## 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
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	<a href="#">Rule 2018-01</a>
WV	364 days	F	No limit	F	36 months	F	No	No state-level regulation.	F	
WI	365 days	F	No limit	F	18 months	D	Yes		F	<a href="#">Wisconsin Legislature: Section 632.7495(4)</a>
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) Healthinsurance.org, "Short-Term Health Insurance by State," November 2021. <https://www.healthinsurance.org/short-term-health-insurance/>