



# STATE OF CONNECTICUT

## INSURANCE DEPARTMENT

BULLETIN HC-121  
AUGUST 9, 2018

TO: ALL INSURANCE COMPANIES, FRATERNAL BENEFIT SOCIETIES, HOSPITAL SERVICE CORPORATIONS, MEDICAL SERVICE CORPORATIONS AND HEALTH CARE CENTERS THAT DELIVER OR ISSUE SHORT-TERM, LIMITED DURATION HEALTH INSURANCE POLICIES IN CONNECTICUT

SUBJECT: SHORT-TERM, LIMITED-DURATION HEALTH INSURANCE POLICIES

On August 1, 2018, the U.S. Department of Health and Human Services together with the U.S. Departments of Labor and Treasury issued final regulations regarding short-term, limited-duration health plans. Pursuant to these regulations, short term, limited-duration insurance means "health coverage provided pursuant to a contract with an issuer that has an expiration date specified in the contract that is less than 12 months after the original effective date of the contract and, taking into account renewals or extensions, has a duration of no longer than 36 months in total." The regulations additionally provide "short term, limited-duration insurance is exempt from the PHS [Public Health Service] Act's individual market rules and is generally subject to state regulation."<sup>1</sup>

### **Essential Health Benefits:**

In Connecticut, short-term, limited-duration health plans are not listed as a separate category of health insurance under C.G.S. § 38a-469. Under Connecticut law, essential health benefits (EHBs) are required for any individual health insurance policy providing coverage of the types listed below. Therefore, short-term, limited-duration health plans shall provide coverage for EHBs.

Pursuant to C.G.S. § 38a-469, short-term, limited duration health insurance policies shall be filed with the Connecticut Insurance Department as the types: (1) Basic hospital expense coverage; (2) basic medical-surgical expense coverage; (4) major medical expense coverage; (11) hospital or medical service plan contract; or (12) hospital and medical coverage provided to subscribers of a health care center.

### **Preexisting Condition Exclusion:**

C.G.S. § 38a-476 addresses preexisting condition exclusions in short-term, limited-duration health insurance plans. Per C.G.S. § 38a-476, any renewable short-term, limited-duration health insurance plans in Connecticut, and any short-term, limited-duration health insurance plans in Connecticut that are longer than six (6) months in duration shall not exclude coverage for preexisting conditions.

### **Questions**

Please contact the Insurance Department Life and Health Division at [cid.lh@ct.gov](mailto:cid.lh@ct.gov) with any questions.

A handwritten signature in blue ink that reads "Katharine L. Wade".

Katharine L. Wade  
Insurance Commissioner

[www.ct.gov/cid](http://www.ct.gov/cid)  
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<sup>1</sup> Short-Term, Limited-Duration Insurance, 45 CFR 144, 146 and 148 (2018).