

119TH CONGRESS
1ST SESSION

H. R. 6299

To amend title XXVII of the Public Health Service Act to ensure the appropriate availability of short-term limited duration insurance.

IN THE HOUSE OF REPRESENTATIVES

NOVEMBER 25, 2025

Mr. FULCHER introduced the following bill; which was referred to the Committee on Energy and Commerce

A BILL

To amend title XXVII of the Public Health Service Act to ensure the appropriate availability of short-term limited duration insurance.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Removing Insurance
5 Gaps for Health Treatment (RIGHT) Act of 2025”.

1 **SEC. 2. ENSURING THE APPROPRIATE AVAILABILITY OF**
2 **SHORT-TERM LIMITED DURATION INSUR-**
3 **ANCE.**

4 Section 2791(b) of the Public Health Service Act (42
5 U.S.C. 300gg–91(b)) is amended by adding at the end the
6 following new paragraph:

7 “(6) **SHORT-TERM LIMITED DURATION INSUR-**
8 **ANCE.**—The term ‘short-term limited duration insur-
9 ance’ means health insurance coverage provided
10 under a contract with a health insurance issuer
11 that—

12 “(A) has an expiration date specified in
13 the contract that is less than 12 months after
14 the original effective date of the contract; and

15 “(B) has a duration of not more than 3
16 years (taking into account renewals or exten-
17 sions) after the original effective date of the
18 contract.”.

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