

119TH CONGRESS
1ST SESSION

H. R. 6420

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

IN THE HOUSE OF REPRESENTATIVES

DECEMBER 4, 2025

Mr. MILLER of Ohio (for himself and Mr. ALLEN) 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 define 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 “Affordable Care Eco-
5 nomic Stability and Small Business Act” or the “ACCESS
6 Act”.

7 **SEC. 2. FINDINGS.**

8 Congress finds the following:

9 (1) Americans, including small businesses in the
10 Nation, could benefit from access to efficient, qual-

1 ity, and more affordable health care coverage op-
2 tions.

3 (2) Health insurance coverage designed to fill
4 temporary gaps in coverage when an individual is
5 transitioning from one plan or coverage to another,
6 such as transitions in employment, is valuable.

7 (3) Small businesses are particularly challenged
8 by escalating health care costs threatening their via-
9 bility and ability to continue supporting their em-
10 ployees and contributing to their local economies.

11 (4) With continuously rising health care costs,
12 short-term limited duration affordable health plans
13 may provide a critical means for small business own-
14 ers to provide portable coverage for United States
15 workers.

16 (5) Access to flexible health care choices for
17 American consumers and the small business commu-
18 nity is paramount, including insurance plans that
19 provide affordable and flexible coverage, building a
20 path toward stronger health care coverage in the
21 Nation.

22 **SEC. 3. SHORT-TERM LIMITED DURATION INSURANCE.**

23 (a) DEFINITION.—Section 2791(b) of the Public
24 Health Service Act (42 U.S.C. 300gg–91(b)) is amended
25 by adding at the end the following new paragraph:

1 “(6) SHORT-TERM LIMITED DURATION INSUR-
 2 ANCE.—The term ‘short-term limited duration insur-
 3 ance’ means health insurance coverage provided
 4 under a contract with a health insurance issuer
 5 that—

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

9 “(B) has a duration of not more than 3
 10 years (taking into account renewals or exten-
 11 sions) after the original effective date of the
 12 contract.”.

13 (b) GUARANTEED RENEWABILITY.—Section 2703 of
 14 the Public Health Service Act (42 U.S.C. 300gg–2) is
 15 amended—

16 (1) in subsection (a), by inserting “or offers
 17 short-term limited duration insurance” after “group
 18 market”; and

19 (2) by adding at the end the following:

20 “(f) APPLICATION TO SHORT-TERM LIMITED DURA-
 21 TION INSURANCE.—

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

24 “(A) a reference to ‘health insurance cov-
 25 erage’ with respect to such coverage offered in

1 the individual market shall be deemed to in-
2 clude short-term limited duration insurance;
3 and

4 “(B) a reference to ‘health insurance
5 issuer’ with respect to health insurance cov-
6 erage offered in the individual market shall be
7 deemed to include an issuer of short-term lim-
8 ited duration insurance.

9 “(2) SPECIAL RULE FOR SHORT-TERM LIMITED
10 DURATION INSURANCE.—In the case of short-term
11 limited duration insurance, at the time of application
12 for enrollment in such insurance coverage, an indi-
13 vidual may decline renewability of such coverage in
14 accordance with this section, and the contract be-
15 tween such individual and the health insurance
16 issuer shall specify whether the individual opted for
17 renewability or no renewability.”.

18 (c) APPLICABILITY.—The amendments made by this
19 section shall apply with respect to contracts for short-term
20 limited duration insurance that take effect on or after the
21 date of the enactment of this section.

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