

119TH CONGRESS
2D SESSION

H. R. 8082

To ensure competition in health insurance markets.

IN THE HOUSE OF REPRESENTATIVES

MARCH 25, 2026

Mr. GROTHMAN (for himself and Mr. FULCHER) introduced the following bill;
which was referred to the Committee on Energy and Commerce

A BILL

To ensure competition in health insurance markets.

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 “Competition and Open-
5 ness in Markets to Promote Efficiency, Transparency, and
6 Enhanced affordability Act” or the “COMPETE Act”.

7 **SEC. 2. SHORT-TERM LIMITED DURATION INSURANCE.**

8 Section 2791(b) of the Public Health Service Act (42
9 U.S.C. 300gg–91(b)) is amended by adding at the end the
10 following:

11 “(6) **SHORT-TERM LIMITED DURATION INSUR-**
12 **ANCE.**—The term ‘short-term limited duration insur-

1 ance’ means a plan providing health insurance cov-
2 erage pursuant to a contract with a health insurance
3 issuer—

4 “(A) that has an expiration date specified
5 in the contract that is not more than 12
6 months after the original effective date of the
7 contract; and

8 “(B) which may include a renewal guar-
9 antee that permits a policyholder to elect to
10 purchase, for periods of time following expira-
11 tion of the initial contract, another policy or
12 policies at some future date, at a premium that
13 would not reflect any additional underwriting.”.

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