

119TH CONGRESS
1ST SESSION

H. R. 90

To amend title XXVII of the Public Health Service Act to provide for a definition of short-term limited duration insurance, and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

JANUARY 3, 2025

Mr. BIGGS of Arizona 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 provide for a definition of short-term limited duration insurance, and for other purposes.

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 “Health Coverage
5 Choice Act”.

6 **SEC. 2. DEFINITION OF SHORT-TERM LIMITED DURATION**
7 **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 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.”.

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