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Re: House Health Care - Suggested Legislation for STLDI and AHP

Short Term Limited Duration

- Statutorily adopting current federal regulation guidelines around STLDI
 - 3-month limit
 - Non-renewable
 - Disclosure Requirements
 - THIS IS NOT QUALIFYING HEALTH COVERAGE (“MINIMUM ESSENTIAL COVERAGE”) THAT SATISFIES THE HEALTH COVERAGE REQUIREMENT OF THE AFFORDABLE CARE ACT. IF YOU DON’T HAVE MINIMUM ESSENTIAL COVERAGE, YOU MAY OWE AN ADDITIONAL PAYMENT WITH YOUR TAXES.
- Potential Options
 - Advertisement approval authority
 - Strictly not allowing such plans
 - Will not qualify as QHP for purposes of potential VT Individual Mandate
 - Community Rated –
 - Age and tobacco status

State Legislation:

- New Hampshire Statute: <http://www.gencourt.state.nh.us/rsa/html/xxxvii/415/415-5.htm>
- Main Statute: <http://legislature.maine.gov/statutes/24-A/title24-Asec2849-B.html>

Association Health Plans

Statutory:

- Definition
 - Associations/MEWAS/METS
 - ERISA reference
- Grant DFR rulemaking –
 - Licensure Requirements – Specific to non-fully insured MEWAS
 - Contribution/Reserve Requirements
 - Rating Requirements

California:

http://leginfo.legislature.ca.gov/faces/codes_displayText.xhtml?lawCode=INS&division=1.&title=&part=2.&chapter=1.&article=4.7.