

117TH CONGRESS  
1ST SESSION

# H. R. 31

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.

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## IN THE HOUSE OF REPRESENTATIVES

JANUARY 4, 2021

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

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## 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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