



2019 SENATE BILL 793

February 6, 2020 - Introduced by Senators CRAIG, NASS, STROEBEL, WANGGAARD and BERNIER, cosponsored by Representatives NEYLON, DITTRICH, MAGNAFICI, SKOWRONSKI and WICHGERS. Referred to Committee on Insurance, Financial Services, Government Oversight and Courts.

1 **AN ACT to amend** 632.7495 (4) (intro.) and 632.7495 (5) of the statutes; **relating**
2 **to:** short-term health coverage.

Analysis by the Legislative Reference Bureau

This bill defines short-term, limited-duration insurance using the federal government's definition. Under the bill, if the federal government defines short-term, limited-duration insurance to have shorter initial and aggregate durations than current law and if the federal law no longer preempts the state law, the commissioner shall define short-term, limited-duration insurance as insurance that complies with current state law. Under current state law, an insurer is not required to renew short-term coverage, which is coverage that is marketed and designed to provide short-term coverage as a bridge between health coverage with an initial term of not more than 12 months and an aggregate term of all consecutive periods of coverage that does not exceed 18 months. The current federal regulation defines short-term, limited-duration to have an initial expiration date that is less than 12 months after the effective date and an aggregate duration, including renewals or extensions, of no longer than 36 months.

The people of the state of Wisconsin, represented in senate and assembly, do enact as follows:

3 **SECTION 1.** 632.7495 (4) (intro.) of the statutes is amended to read:

