

SB 607 - AS INTRODUCED

2026 SESSION

26-2171
07/08

SENATE BILL **607**

AN ACT relative to short-term, limited duration health insurance policies.

SPONSORS: Sen. Innis, Dist 7; Sen. McGough, Dist 11; Rep. Labrie, Hills. 2; Rep. Kuttab,
Rock. 17; Rep. Miles, Hills. 12

COMMITTEE: Health and Human Services

ANALYSIS

This bill prevents short-term, limited duration health insurance policies from being issued for a period longer than federal laws or regulations permit.

Explanation: Matter added to current law appears in ***bold italics***.
Matter removed from current law appears ~~[in brackets and struckthrough.]~~
Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

STATE OF NEW HAMPSHIRE

In the Year of Our Lord Two Thousand Twenty-Six

AN ACT relative to short-term, limited duration health insurance policies.

Be it Enacted by the Senate and House of Representatives in General Court convened:

1 1 Insurance; Accident and Health Insurance; Form of Policy. Amend RSA 415:5, III to read as
2 follows:

3 III. ~~[Nonrenewable, individual]~~ **Short-term, limited duration** health insurance policies
4 which provide medical, hospital, or major medical expense benefits for a specified term may be
5 delivered or issued for delivery to any person in this state ~~[for purposes of providing short-term,
6 interim coverage only]~~ and no such policy shall provide coverage for a specified term in excess of ~~[6
7 months, nor shall any such policy be issued in this state to a person who was previously covered
8 under short-term medical policies providing in total more than 540 days of coverage within the
9 preceding 24-month period]~~ **for an initial term and total duration, including renewals or
10 extensions, not to exceed the maximum length permitted under federal law.**

11 2 Effective Date. This act shall take effect January 1, 2027.