Senate Health and Human Services Committee

Sophie Walsh 271-3469

SB 607, relative to short-term, limited duration health insurance policies

Hearing Date: March 11, 2026

Time Opened: 10:27 a.m. **Time Closed**: 10:35 a.m.

Members of the Committee Present: Senators Rochefort, Avard, Birdsell, Prentiss and Long

Members of the Committee Absent: None

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

Sponsors:

Sen. Innis	Sen. McGough	Rep. Labrie
Rep. Kuttab	Rep. Miles	

Who supports the bill: John Reynolds (National Federation of Independent Business – New Hampshire) and Cory Stone.

Who opposes the bill: Sarah McCarthy, Curtis Howland, Timothy Finney, Pamela Harders, and Tami Lanzillo Zeimetz.

Who is neutral on the bill: Nancy Vaughan (American Heart Association).

Summary of testimony presented:

Grant Bosse, New Hampshire Senate

- Mr. Bosse stated that he is introducing the bill on behalf of Senator Innis.
- Approximately 64,000 people in New Hampshire went without health insurance in 2024. This number is expected to increase with significant premium increases for group and individual plans in 2026.
- Current regulations, which have not been updated since 1995, limit short-term plans to terms of up to 6 months with renewals prohibited. This limits the utility of short-term plans for consumers, disrupts continuity of care, and does not align with the modern regulatory environment.
- Mr. Bosse introduced an amendment that updates short-term plan duration and renewal limits to better reflect the modern insurance regulatory environment and ensure that plans can fill coverage gaps for consumers.

- Under the proposed amendment, an individual could purchase a short-term plan for an initial period of up to 12 months with limited renewability for no more than a total of 24 months. 29 states have similar duration and renewal limits.
- Short-term plans serve as an important safety net, as they generally offer lower premiums in exchange for limited coverage and higher deductibles while ensuring that a consumer does not bear the full cost of medical bills.
- This amendment will increase transparency through disclosure language highlighting the potential limits and trade-offs associated with these plans.

Nancy Vaughan, American Heart Association

- Ms. Vaughan explained that while the American Heart Association is not opposed to the bill, they are not in support of it as currently drafted.
- The current language of the bill tethers the terms and duration of short-term plans to federal law.
- The American Heart Association requests that the bill sets clear limits on initial terms and renewals using current federal limits, which is an initial term of 3 months with an optional 1 month renewal for a total of no more than 4 months in a 12-month period.
- Ms. Vaughan submitted written testimony to the Committee outlining the American Heart Association's stance on short term plans.
- Senator Prentiss asked if the amendment may solve the timing problem raised by Ms. Vaughan, and she confirmed that it may as a step in the right direction.

John Reynolds, National Federation of Independent Business – New Hampshire

- Mr. Reynolds stated that he is very supportive of the proposed amendment.
- In conversations with members, Mr. Reynolds has learned that health care costs are a big concern around the state, with many members in their late 40's to early 60's going years without health insurance coverage.
- Current state regulations on short-term plans do not allow these plans to function as a bridge. Rather, individuals are faced with frustration and potential disruptions to continuity of care as they must start over with new plans instead of renewing.
- The proposed amendment increases transparency by requiring a disclosure statement, which is important to include at the state level since federal rules could change.
- Mr. Reynolds noted that short-term plans are still required to cover state mandated benefits and that they can take a variety of shapes and forms.

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Date Hearing Report completed: March 13, 2026