

CHAPTER 199
SB 607 - FINAL VERSION

03/26/2026 1165s

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. Kuttub, Rock. 17; Rep. Miles, Hills. 12

COMMITTEE: Health and Human Services

AMENDED ANALYSIS

This bill allows insurers to offer short-term, limited duration health insurance policies of less than 12 months and not more than 36 months. This bill also requires insurers to provide written notice to consumers that such plans are not required to comply with the ACA, may exclude pre-existing conditions, and may include terms that differ from comprehensive health plans.

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Matter which is either (a) all new or (b) repealed and reenacted appears in regular type.

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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:

1 199:1 Insurance; Accident and Health Insurance; Form of Policy. Amend RSA 415:5, III to read as
2 follows:

3 III. ~~(a) [Nonrenewable, individual]~~ ***Short-term, limited duration*** health insurance policies which
4 provide medical, hospital, or major medical expense benefits for a specified term may be delivered or
5 issued for delivery to any person in this state ~~[for purposes of providing short-term, interim coverage only~~
6 ~~and no such policy shall provide coverage for a specified term in excess of 6 months, nor shall any such~~
7 ~~policy be issued in this state to a person who was previously covered under short-term medical policies~~
8 ~~providing in total more than 540 days of coverage within the preceding 24-month period]~~ ***pursuant to a***
9 ***contract that has an expiration date specified in the contract that is less than 12 months after the original***
10 ***effective date of the contract and, taking into account renewals or extensions, has a duration of no longer***
11 ***than 36 months in total.***

12 (b) *In addition to any disclosure required by the commissioner under RSA 415-A:2, for the*
13 *sale of plans under subparagraph (a), an insurer shall provide a clear and conspicuous notice to the*
14 *consumer, during the application process and in the contract, that contains the following language:*
15 ***“Short-term limited duration health plans are not required to comply with regulations under the federal***
16 ***Patient Protection and Affordable Care Act, are not considered Minimum Essential Coverage, and may***
17 ***contain limitations on or exclude coverage for pre-existing conditions. The plan also may contain benefit***
18 ***maximums, out-of-pocket costs, and limitations on renewability that differ from comprehensive health***
19 ***plans. Consumers should review the policy carefully to understand the terms and compare potential costs***
20 ***and coverages with plans available for purchase on Healthcare.gov or directly from a health care insurer.”***

199:2 Effective Date. This act shall take effect January 1, 2027.

Approved: June 19, 2026
Effective Date: January 01, 2027