

# SENATE . . . . . No. 648

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## The Commonwealth of Massachusetts

PRESENTED BY:

***Bruce E. Tarr***

*To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:*

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act relative to providing short term health care plans.

PETITION OF:

NAME:

*Bruce E. Tarr*

DISTRICT/ADDRESS:

*First Essex and Middlesex*

# SENATE . . . . . No. 648

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By Mr. Tarr, a petition (accompanied by bill, Senate, No. 648) of Bruce E. Tarr for legislation relative to providing short term health care plans. Financial Services.

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[SIMILAR MATTER FILED IN PREVIOUS SESSION  
SEE SENATE, NO. 595 OF 2017-2018.]

## The Commonwealth of Massachusetts

\_\_\_\_\_  
In the One Hundred and Ninety-First General Court  
(2019-2020)  
\_\_\_\_\_

An Act relative to providing short term health care plans.

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

1           SECTION 1. Chapter 111M as appearing in the 2014 official edition is hereby amended  
2   by inserting after section 5 the following new section:-

3           111M:6 SHORT TERM PLAN.

4           (a) A short-term medical plan is health coverage pursuant to a contract with an issuer that  
5   has an expiration date specific in the contract, taking into account any extensions that may be  
6   elected by the policyholder without the issuer's consent, that is less than 12 months after the  
7   original effective date of the contract.

8           (b) A person eligible for coverage under chapter 111M may be allowed to purchase  
9   coverage under an individual, nonrenewable short term medical plan.

10           (c) Short term medical plans may be sold or renewed consecutively up to a total policy  
11 duration of 24 months.

12           (d) Upon offering a short term medical plan, an insurer must provide written disclosure  
13 that the short term plan is not subject to the provisions of guaranteed renewal.

14           (e) The termination of a short-term medical policy shall constitute a qualifying event and  
15 therefore an individual who has terminated a short term policy may enroll in an individual health  
16 insurance plan pursuant to the special election rules established by any other qualifying event.