WEST virginia legislature

2021 regular session

Introduced

Senate Bill 257

By Senators Baldwin, Beach, Caputo, Ihlenfeld, Jeffries, Lindsay, Plymale, Romano, Stollings, Unger, and Woelfel

[Introduced February 12, 2021; referred  
to the Committee on Banking and Insurance; and then to the Committee on the Judiciary]

A BILL to amend the Code of West Virginia, 1931, as amended, by adding thereto a new section, designated §33-15-23; and to amend said code by adding thereto a new section, designated §33-16-19, all relating to a prohibition on short-term duration health insurance.

Be it enacted by the Legislature of West Virginia:

ARTICLE 15. ACCIDENT AND SICKNESS INSURANCE.

§33-15-23. Prohibition on short-term limited duration health insurance.

(a) Commencing July 1, 2021, a health insurer may not issue, amend, sell, renew, or offer a policy of short-term limited duration health insurance policy for health care coverage in this state.

(b) For purposes of this section, “short-term limited duration health insurance” means health insurance coverage provided pursuant to a health insurance policy that has an expiration date specified in the policy that is less than 12 months after the original effective date of the coverage, including renewals.

ARTICLE 16. GROUP ACCIDENT AND SICKNESS INSURANCE.

§33-16-19. Prohibition on short-term limited duration health insurance.

(a) Commencing July 1, 2021, a health insurer may not issue, amend, sell, renew, or offer a policy of short-term limited duration health insurance policy for health care coverage in this state.

(b) For purposes of this section, “short-term limited-duration health insurance” means health insurance coverage provided pursuant to a health insurance policy that has an expiration date specified in the policy that is less than 12 months after the original effective date of the coverage, including renewals.

NOTE: The purpose of this bill is to prohibit the sale of short-term limited-duration health insurance.

Strike-throughs indicate language that would be stricken from a heading or the present law and underscoring indicates new language that would be added.