# 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]

1    A BILL to amend the Code of West Virginia, 1931, as amended, by adding thereto a new section,

2         designated §33-15-23; and to amend said code by adding thereto a new section,

3         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.

1         (a) Commencing July 1, 2021, a health insurer may not issue, amend, sell, renew, or offer

2    a policy of short-term limited duration health insurance policy for health care coverage in this

3    state.

4         (b) For purposes of this section, "short-term limited duration health insurance" means

5    health insurance coverage provided pursuant to a health insurance policy that has an expiration

6    date specified in the policy that is less than 12 months after the original effective date of the

7    coverage, including renewals.

## ARTICLE 16. GROUP ACCIDENT AND SICKNESS INSURANCE.

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

1         (a) Commencing July 1, 2021, a health insurer may not issue, amend, sell, renew, or offer

2    a policy of short-term limited duration health insurance policy for health care coverage in this

3    state.

4         (b) For purposes of this section, "short-term limited-duration health insurance" means

5    health insurance coverage provided pursuant to a health insurance policy that has an expiration

6    date specified in the policy that is less than 12 months after the original effective date of the

7    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.