

**SENATE . . . . . No. 637**

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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. 637**

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By Mr. Tarr, a petition (accompanied by bill, Senate, No. 637) of Bruce E. Tarr for legislation relative to providing short term health care plans. Health Care Financing.

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The Commonwealth of Massachusetts

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In the One Hundred and Eighty-Ninth General Court  
(2015-2016)  
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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.