

118TH CONGRESS
2D SESSION

H. R. 7677

To prohibit the Secretary of Health and Human Services, the Secretary of Labor, and the Secretary of the Treasury from finalizing a rule proposing restrictions on short-term limited duration insurance, and to amend title XXVII of the Public Health Service Act to define such insurance.

IN THE HOUSE OF REPRESENTATIVES

MARCH 13, 2024

Mr. SELF (for himself, Mr. OGLES, Mr. BIGGS, Mr. BURLISON, Mr. BACON, Mr. BRECHEEN, and Mr. TIFFANY) introduced the following bill; which was referred to the Committee on Energy and Commerce, and in addition to the Committees on Ways and Means, and Education and the Workforce, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

A BILL

To prohibit the Secretary of Health and Human Services, the Secretary of Labor, and the Secretary of the Treasury from finalizing a rule proposing restrictions on short-term limited duration insurance, and to amend title XXVII of the Public Health Service Act to define such insurance.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

1 **SECTION 1. SHORT TITLE.**

2 This Act may be cited as the “Patient’s Choice Act
3 of 2024”.

4 **SEC. 2. PROHIBITION ON FINALIZING PROPOSED RULE TO**
5 **RESTRICT SHORT-TERM LIMITED DURATION**
6 **INSURANCE.**

7 The Secretary of Health and Human Services, the
8 Secretary of Labor, and the Secretary of the Treasury
9 may not take any action to implement, enforce, or other-
10 wise give effect to the proposed rule issued by the Internal
11 Revenue Service, the Employee Benefits Security Admin-
12 istration, and the Centers for Medicare & Medicaid Serv-
13 ices titled “Short-Term, Limited-Duration Insurance;
14 Independent, Noncoordinated Excepted Benefits Cov-
15 erage; Level-Funded Plan Arrangements; and Tax Treat-
16 ment of Certain Accident and Health Insurance” (88 Fed.
17 Reg. 44596–44658 (July 12, 2023)) and may not promul-
18 gate, implement, enforce, or otherwise give effect to any
19 other substantially similar rule that would reduce the max-
20 imum term length or duration for short-term limited dura-
21 tion insurance plans from the duration allowed as of the
22 date of the enactment of this Act.

1 **SEC. 3. SHORT-TERM LIMITED DURATION INSURANCE DE-**
2 **FINED.**

3 Section 2791(b) of the Public Health Service Act (42
4 U.S.C. 300gg-91(b)) is amended by adding at the end the
5 following new paragraph:

6 “(6) **SHORT-TERM LIMITED DURATION INSUR-**
7 **ANCE.**—The term ‘short-term limited duration insur-

8 **ance’** means health insurance coverage provided
9 under a contract with a health insurance issuer
10 that—

11 “(A) has an expiration date specified in
12 the contract that is less than 12 months after
13 the original effective date of the contract; and

14 “(B) has a duration of not more than 3
15 years (taking into account renewals or exten-

16 sions) after the original effective date of the
17 contract.”.

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