

## Final Rule Released Yesterday

Yesterday, the Departments of Health & Human Services (HHS), Labor, and Treasury issued a [final rule](#) that changes the maximum duration of short-term, limited-duration health insurance coverage from any period **less than 3 months** to any period **less than 12 months**.

Short-term, limited-duration coverage is designed to fill gaps in coverage that may occur when an individual is transitioning from one plan or coverage to another plan or coverage, such as an individual who is between jobs. These plans are not required to comply with Affordable Care Act (ACA) provisions that apply to individual health coverage plans. Short-term, limited-duration coverage is not considered to be Marketplace coverage.

As a Marketplace-registered agent or broker, you can advise consumers that this coverage is not subject to the requirement to provide essential health benefits nor the prohibitions on preexisting condition exclusions or lifetime and annual dollar limits.

The final rule regulations take effect 60 days after the date of publication in the Federal Register.

For more detail on the final rule, view [this fact sheet](#) or click the button below.

[Final Rule Fact Sheet](#)

If you have questions about the final rule, please reach out to the **Agent/Broker Email Help Desk** at [FFMProducer-AssisterHelpDesk@cms.hhs.gov](mailto:FFMProducer-AssisterHelpDesk@cms.hhs.gov).



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