

**Bill Summary**  
1<sup>st</sup> Session of the 57<sup>th</sup> Legislature

<b>Bill No.:</b>	<b>SB 993</b>
<b>Version:</b>	<b>INT</b>
<b>Request No.:</b>	<b>876</b>
<b>Author:</b>	<b>Sen. Dahm</b>
<b>Date:</b>	<b>02/03/2019</b>

**Bill Analysis**

SB 993 exempts short-term, limited-duration insurance (STLDI) policies from the provisions of the Health Insurance Portability and Accountability Act of 1996 and medical loss ratio calculations. An STLDI is individual health insurance provided by an insurer that has an expiration date specified in the contract that is less than twelve months and has a duration of no longer than 36 months in total. The measure provides for an STLDI to limit its coverage. Applicants for the policy must be notified that the coverage may not contain one or more of the benefits mandated by Oklahoma law and must specify provided benefits.

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**Fiscal Analysis**

Impact: None

SB 993 defines short-term, limited duration insurance and exempts the policies from certain requirements. The policies are subject to filing requirements with the Department.