

## Short-term Limited Duration Insurance in Virginia

### General Information:

The companies listed on page 2 have received approval to offer one or more types of short-term limited duration insurance in Virginia. The companies on this list may not be actively marketing. The companies also may not offer insurance in all areas of the state.

**REVIEW YOUR HEALTH COVERAGE NEEDS AND OPTIONS CAREFULLY, ESPECIALLY IF YOU ARE THINKING ABOUT BUYING SHORT-TERM LIMITED DURATION INSURANCE. THIS TYPE OF PLAN IS NOT SUBJECT TO ACA RULES. THEY MAY DENY COVERAGE OR EXCLUDE SERVICES BECAUSE OF PRE-EXISTING CONDITIONS. THESE PLANS ALSO MAY PUT DAILY, ANNUAL, OR LIFETIME DOLLAR LIMITS ON BENEFITS. THE CHART BELOW PROVIDES SOME OF THE MAIN DIFFERENCES BETWEEN ACA AND SHORT-TERM LIMITED DURATION INSURANCE.**

### Key Differences between ACA Plans and Short-term Limited Duration Insurance:

	<b>ACA Plans</b>	<b>Short-term Limited Duration Insurance</b>
<b>Guaranteed Issue</b>	Must accept any individual who applies for coverage. These plans can be issued only during open enrollment or special enrollment periods.	Carriers can deny coverage or exclude certain health conditions based on your application. Policies are issued year-round.
<b>Guaranteed Renewable</b>	Renewal of your plan is assured despite any health changes.	Policies issued in-state with an initial term that exceeds 6 months or that is underwritten must be renewable up to 36 months. Policies issued in-state with a term of up to 6 months and that is not underwritten may be either nonrenewable or renewable up to 36 months. Coverage issued to Virginians through an out-of-state association may be renewable up to 36 months.
<b>Preexisting Conditions</b>	Must provide coverage for a service related to a preexisting condition.	Carriers can deny coverage or exclude services related to a preexisting condition.
<b>Dollar Value Limits</b>	No daily, annual or lifetime dollar limits on essential health benefits.	Carriers can limit the amount they pay.
<b>Essential Health Benefits</b>	Must cover essential health benefits defined in the ACA.	Policies issued in-state must provide a minimum amount of benefits. Coverage may be issued to Virginians through an out-of-state association without a minimum benefit requirement.
<b>Restrictions relating to premium rates</b>	Premiums may only vary based on area, age, and tobacco use.	Premiums may vary based on health status of applicant and other factors. Premiums must meet the required loss ratio.
<b>Discrimination based on health status</b>	Premiums may not be changed due to health conditions.	Premiums may vary, and coverage may be denied or may not be renewed because of health status. If your coverage ends outside of the open enrollment period, you may have to wait until the next open enrollment period to buy an ACA plan.

**Disclaimer: This chart only displays some of the differences between ACA plans and short-term limited duration insurance. It is not intended to fully present all differences. When shopping for coverage, it's important to understand what you are buying. You may use the [Health Coverage Plan Comparison Tool](#) for plan comparison.**

## Short-term Limited Duration Insurance Offered in Virginia

Company Name	Direct Individual Policies	Out-of-state Group Association Policies*	Association Name and Location
<b>Aspen American Insurance Company</b> 175 Capital Boulevard, Suite 300 Rocky Hill, CT 06067  1-877-245-3510 (toll-free) <a href="http://www.Aspen.co/Insurance">www.Aspen.co/Insurance</a>		Yes	Association for Entrepreneurship USA  Illinois
<b>Companion Life Insurance Company</b> 7909 Parklane Road Suite 200 Columbia, SC 55304  1-800-836-5433 (toll-free) <a href="http://www.companionlife.com">www.companionlife.com</a>		Yes	United Consumer Savers Association  Delaware
<b>Everest Reinsurance Company</b> 477 Martinsville Road Liberty Corner, NJ 07938-0830  1-800-438-4375 (toll-free) <a href="http://www.everestre.com">www.everestre.com</a>		Yes	Association of United Internet Consultants  Illinois
<b>Freedom Life Insurance Company of America</b> 300 Burnett Street Suite 200 Fort Worth, TX 76102    1-817-878-3303 <a href="http://www.ushealthgroup.com">www.ushealthgroup.com</a>		Yes	The Health Depot Association; American Independent Business Coalition; Affiliated Workers Association; Unified Caring Association  All - Arizona
<b>Golden Rule Insurance Company</b> 7440 Woodland Drive Indianapolis, IN 46278  1-800-926-7602 (toll-free) <a href="http://www.uhone.com">www.uhone.com</a>		Yes	Federation of American Consumers & Travelers  Arkansas
<b>LifeShield National Insurance Company</b> 5701 N. Shartel Oklahoma City, OK 73118  1-800-851-5041 <a href="http://www.lifeshieldnational.com">www.lifeshieldnational.com</a>		Yes	Med-Sense Guaranteed Association  Delaware
<b>National Health Insurance Company</b> 4455 LBJ Freeway, Suite 375 Dallas, TX 75244  1-888-781-0580 (toll-free) <a href="http://www.ngah-ngic.com">www.ngah-ngic.com</a>		Yes	Unified Caring Assoc.; Affiliated Workers Assoc.; LIFE Assoc.  Texas
<b>Standard Security Life Insurance Company of New York</b> 485 Madison Avenue, 6th Floor New York, NY 10022-5872  1-212-355-4141 <a href="http://www.sslicny.com">www.sslicny.com</a>		Yes	Communicating for America, Inc.  District of Columbia
<b>Standard Life and Accident Insurance Company</b> One Moody Plaza Galveston TX 77550-7947  1-888-290-1085 (toll-free) <a href="http://www.slaico.com">www.slaico.com</a>		Yes	Med-Sense Guaranteed Association  Delaware

\*You may be required to pay a membership fee and meet participation requirements to be eligible for coverage through these policies.

**Disclaimer:**

This list is given to you for information only. It is not an endorsement by the SCC of any product, service, person, or organization. This list is current as of the date noted below. If you have any questions you may contact the company, an agent, or the Bureau of Insurance toll-free at 1-877-310-6560.