

Short-term Limited-duration Insurance in Virginia

General Information:

The companies listed beginning on page 3 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;**
- **MAY DENY COVERAGE OR EXCLUDE SERVICES BECAUSE OF PRE-EXISTING CONDITIONS; AND**
- **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:

	ACA Plans	Short-term Limited-duration Insurance
Guaranteed Issue	Must accept any eligible individual who applies for coverage during an open enrollment or special enrollment period.	Carriers can deny coverage or exclude certain health conditions based on your application. Policies are issued year-round, except carriers may not accept applications or issue short-term limited-duration insurance, to include a certificate delivered in Virginia, during an open enrollment period.
Renewability	Renewal of your plan is assured despite any health changes, unless your plan is no longer offered, or you are no longer eligible.	Short-term limited-duration can be either nonrenewable or renewable based on the insured's eligibility and the policy terms. If coverage is renewed or extended, the total coverage period may not exceed 6 months in any 12-month period.
Policy Term	Calendar year	Any policy or certificate issued or delivered in Virginia cannot exceed a period of 3 months. Such policy or certificate may be renewed or extended for an additional 3 months only if the renewal or extension does not allow the insured to be covered under a short-term limited-duration plan for more than 6 months in any 12-month period.
Preexisting Conditions	May not exclude coverage for a service on the basis that it is a preexisting condition.	Carriers can deny coverage or exclude services related to a preexisting condition for the entire length of the policy. A policy that is renewable must provide credit for prior creditable coverage, such as comprehensive group or individual insurance. Prior short-term, limited-duration insurance is not creditable coverage.
Dollar Value Limits	No daily, annual or lifetime dollar limits on essential health benefits.	Carriers can limit the amount they pay.
Benefits	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.
	ACA Plans	Short-term Limited-duration Insurance

Restrictions relating to premium rates	Premiums may only vary based on area, age, and tobacco use.	Premiums may vary based on health status of applicant and other factors.
Discrimination based on health status	Premiums may not be based on your 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 must wait until the next open enrollment period to buy an ACA plan, unless you have a qualifying event. The expiration of a short-term, limited-duration policy is not a qualifying event.

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
Aspen American Insurance Company 175 Capital Boulevard, Suite 300 Rocky Hill, CT 06067 1-877-245-3510 (toll-free) www.Aspen.co/Insurance		Yes	Association for Entrepreneurship USA Illinois
Companion Life Insurance Company 7909 Parklane Road Suite 200 Columbia, SC 55304 1-800-836-5433 (toll-free) www.companionlife.com		Yes	United Consumer Savers Association Delaware
Everest Reinsurance Company 477 Martinsville Road Liberty Corner, NJ 07938-0830 1-800-438-4375 (toll-free) www.everestre.com		Yes	Association of United Internet Consultants, National Association of Realtors Illinois Med-Sense Guaranteed Association Delaware
Freedom Life Insurance Company of America 300 Burnett Street Suite 200 Fort Worth, TX 76102 1-817-878-3303 www.ushealthgroup.com		Yes	The Health Depot Association; American Independent Business Coalition; Affiliated Workers Association; Unified Caring Association All - Arizona
Golden Rule Insurance Company 7440 Woodland Drive Indianapolis, IN 46278 1-800-926-7602 (toll-free) www.uhone.com		Yes	Federation of American Consumers & Travelers Arkansas
Independence America Insurance Company 485 Madison Avenue, Floor 14 New York, NY 10022 1-212-355-4141 www.independenceamerican.com		Yes	Communicating for America, Inc. Mississippi
LifeShield National Insurance Company 5701 N. Shartel Oklahoma City, OK 73118 1-800-851-5041 www.lifeshieldnational.com		Yes	Med-Sense Guaranteed Association Delaware
National Health Insurance Company 4455 LBJ Freeway, Suite 375 Dallas, TX 75244 1-888-781-0580 (toll-free) www.ngah-ngic.com		Yes	LIFE Assoc. Alabama

Company Name	Direct Individual Policies	Out-of-state Group Association Policies*	Association Name and Location
Standard Life and Accident Insurance Company One Moody Plaza, Galveston, TX 77550-7947 1-888-290-1085 (toll-free) www.slaico.com		Yes	Med-Sense Guaranteed Association Delaware
The North River Insurance Company 305 Madison Avenue, Morristown, NJ 07960-6117 1-973-490-6600 www.cfins.com		Yes	Communicating for America, Inc. Arkansas
United States Fire Insurance Company 305 Madison Avenue, Morristown, NJ 07960-6117 1-973-490-6600 www.cfins.com		Yes	Association for Entrepreneurship USA Illinois

*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.