

## Short-term Limited-duration Plans 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 plans 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 PLANS. THIS TYPE OF PLAN:**

- **IS NOT SUBJECT TO ACA RULES;**
- **MAY DENY COVERAGE OR EXCLUDE SERVICES BECAUSE OF PRE-EXISTING CONDITIONS; AND**
- **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 PLANS.**

### Key Differences between ACA Plans and Short-term Limited-duration Plans<sup>1</sup>:

	ACA Plans	Short-term Limited-duration (STLD) Plans
<b>Guaranteed Issue</b>	Must accept any eligible individual who applies for coverage during an open enrollment or special enrollment period.	Carriers may deny coverage or exclude certain health conditions based on your application. Policies are issued year-round, except carriers must not accept applications or issue an STLD plan, to include a certificate delivered in Virginia, during an open enrollment period.
<b>Policy Term</b>	Calendar year	<p>Any policy or certificate issued or delivered in Virginia cannot exceed a period of 3 months.</p> <p><b>STLD plans issued or delivered in Virginia prior to September 1, 2024</b>, 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 an STLD plan for more than 6 months in any 12-month period.</p> <p><b>STLD plans issued on or after September 1, 2024, for coverage delivered in Virginia</b>, may be renewed or extended for no more than 1 month only if the renewal or extension does not allow the insured to be covered under an STLD plan from a carrier within the same controlled group for more than 4 months during a 12-month period. An individual may buy additional coverage from a carrier not within the same controlled group so long as that coverage does not exceed 6 months in total of any STLD coverage in a 12-month period.</p>

<sup>1</sup> "Plan" includes individual policies issued in Virginia as well as individual certificates delivered in Virginia under an association policy issued inside or outside Virginia.

	ACA Plans	Short-term Limited-duration (STLD) Plans
<b>Renewability</b>	Renewal of your plan is assured despite any health changes, unless your plan is no longer offered, or you are no longer eligible.	STLD plans can be either nonrenewable or renewable based on the insured's eligibility and the policy terms.  <b>STLD plans issued or delivered in Virginia prior to September 1, 2024</b> , will fall under Virginia law and may be renewed or extended so that the total coverage period does not exceed 6 months in a 12-month period.  <b>STLD plans issued on or after September 1, 2024, for coverage delivered in Virginia</b> will be subject to the new federal rules as well as Virginia law and when renewed, must not exceed 4 months of total coverage in any 12-month period. After such plan expires, you may purchase a different STLD plan from a carrier not in the same controlled group <sup>2</sup> so long as the total amount of time you are covered by an STLD plan does not exceed 6 months within a 12-month period.
<b>Preexisting Conditions</b>	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. A prior STLD plan is not creditable coverage.
<b>Dollar Value Limits</b>	No daily, annual or lifetime dollar limits on essential health benefits.	Carriers can limit the amount they pay.
<b>Benefits</b>	Must cover essential health benefits defined in the ACA.	Policies issued in-state must provide a minimum amount of benefits. Coverage documents may be delivered 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 and age.	Premiums may vary based on health status of applicant and other factors.
<b>Discrimination based on health status</b>	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 STLD policy is not a qualifying event.

**Disclaimer: This chart only displays some of the differences between ACA plans and STLD plans. 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.**

<sup>2</sup> "Controlled group" means any group treated as a single employer under section 52(a), 52(b), 414(m), or 414(o) of the Internal Revenue Code.

## Short-term Limited-duration Plans Offered in Virginia

Company Name	Direct Individual Policies	Out-of-state Association Policies*	Association Name and Location
<b>American Financial Security Life Insurance Company</b> 55 NE 5 <sup>th</sup> Avenue, Suite 502, Boca Raton, FL 33432-4093  1-878-222-4411 (toll-free) <a href="http://www.afslic.com">www.afslic.com</a>		<b>Yes</b>	National Congress of Employers, Inc. (NCE)  Oklahoma
<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>		<b>Yes</b>	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>		<b>Yes</b>	United Consumer Savers Association, Communicating for America, Inc.  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>		<b>Yes</b>	Association of United Internet Consultants, National Association of Realtors  Illinois  Med-Sense Guaranteed Association  Delaware
<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>		<b>Yes</b>	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>	<b>Yes</b>	<b>Yes</b>	Federation of American Consumers & Travelers  Arkansas
<b>Independence America Insurance Company</b> 485 Madison Avenue, Floor 14 New York, NY 10022 1-212-355-4141 <a href="http://www.independenceamerican.com">www.independenceamerican.com</a>		<b>Yes</b>	Communicating for America, Inc.  Mississippi
<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>		<b>Yes</b>	Med-Sense Guaranteed Association  Delaware

Company Name	Direct Individual Policies	Out-of-state Association Policies*	Association Name and Location
<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>			LIFE Assoc.  Alabama
<b>Pan American Life Insurance Company</b> 601 Poydras Street, New Orleans, LA 70130  1-877-569-3075 (toll-free) <a href="http://www.palig.com">www.palig.com</a>		Yes	Association for Entrepreneurship USA  Illinois
<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
<b>The North River Insurance Company</b> 305 Madison Avenue, Morristown, NJ 07960-6117  1-973-490-6600 <a href="http://www.cfins.com">www.cfins.com</a>		Yes	Communicating for America, Inc.  Arkansas
<b>United States Fire Insurance Company</b> 305 Madison Avenue, Morristown, NJ 07960-6117  1-973-490-6600 <a href="http://www.cfins.com">www.cfins.com</a>		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.