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REVISED BULLETIN 2024-02

TO: Insurers that issue short-term, limited-duration policies and hospital indemnity and fixed indemnity policies

FROM: Mark Fowler
Commissioner of Insurance

DATE: July 26, 2024

RE: Filing requirements for federal disclosures

EFFECTIVE: Immediate

REVISES: Bulletin 2024-02 [May 30, 2024]

RESCINDS: Bulletin 2018-04

Department Bulletin 2024-02 [May 30, 2024] is revised to read as follows:

On March 28, 2024, the Departments of Health and Human Services (HHS), Labor, and the Treasury (collectively, the Departments) released final rules regarding short-term, limited-duration insurance (STLDI) and independent, non-coordinated excepted benefits coverage. This recent [federal rule](#) requires new consumer disclosures. This bulletin guides insurers on how to comply with Alabama form filing requirements.

Disclosures for short-term, limited duration insurance:

The notice must be prominently displayed on the first page of the policy, certificate, or contract of insurance, including for renewals and extensions, and included in any marketing, application, and enrollment (or reenrollment) materials.

Disclosures for hospital indemnity and other fixed indemnity policies:

These final rules revise the consumer notice that is currently required for fixed indemnity excepted benefits coverage in the individual market and establish a new requirement to provide a consumer notice in the group market. The notice is designed to highlight the differences between fixed indemnity excepted benefits coverage and comprehensive coverage. Plans and issuers must prominently display the notice in marketing, application, and enrollment (and reenrollment) materials in the individual and group markets. In addition, the notice must be prominently displayed in the policy, certificate, or contract of insurance in the individual market. Providing a notice to consumers prior to their opportunity to enroll (or reenroll) in fixed indemnity excepted benefits coverage will help ensure that consumers are aware of the limitations of the coverage and help ensure they do not mistakenly purchase it as an alternative to, or replacement for, comprehensive coverage.

The Alabama Department of Insurance has elected not to accept a standalone notice in place of the above requirements.

The Alabama Department of Insurance encourages insurers to submit filings as early as possible to ensure forms are reviewed in a timely manner before the federal deadlines.

For questions about this bulletin, email rates.forms@insurance.alabama.gov.

MF/JFM/JFB/AW