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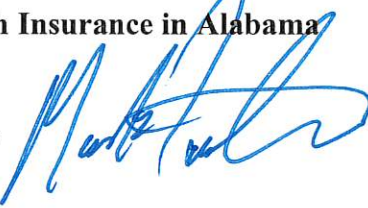
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BULLETIN NO. 2024-02

TO: All Insurers Writing Health Insurance in Alabama

FROM: Mark Fowler
Commissioner of Insurance 

DATE: May 30, 2024

RE: Short-Term Limited Duration Plans and Independent
Non-coordinated Excepted Benefits Coverage

EFFECTIVE: Immediate – Federal rule change effective June 17, 2024

RESCINDS: Bulletin 2018-04

Department Bulletin 2018-04 is rescinded effective this date due to changes described in the Federal revised rules.

The Departments of Health and Human Services, Labor, and the Treasury released final rules regarding Short-Term, Limited-Duration Insurance (STLDI) and Independent, Non-coordinated Excepted Benefits Coverage on March 28, 2024. For further guidance on the requirements for these plans, please see the text of the final rules in the Federal Register at <https://www.govinfo.gov/content/pkg/FR-2024-04-03/pdf/2024-06551.pdf>. The final rules are effective June 17, 2024.

The purpose of this Bulletin is to advise insurers and other interested parties of the rates and form filing requirements for these plans.

Effective immediately, previously filed STLDI, Hospital Indemnity, or other fixed indemnity insurance policies must be resubmitted for rates and forms review and approval. All rates and forms should be submitted via SERFF. The appropriate Federal disclosure notice contained in the final rules should be displayed prominently on the top of the face page of the contract, certificate,

and any application material in at least 14-point type. These documents should be submitted with a new form number.

If you have any further questions regarding rate filings, please contact Sanjeev Chaudhuri, Chief Actuary (sanjeev.chaudhuri@insurance.alabama.gov). For questions related to form filings, please contact either Yada Horace, Rates & Forms Manager (yada.horace@insurance.alabama.gov) or Anthony Williams, Insurance Rate Analyst (anthony.williams@insurance.alabama.gov).

MF/JFM/JFB/AW