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An Act To Allow the Consecutive Purchase of 6-month Health Insurance Policies

Be it enacted by the People of the State of Maine as follows:

Sec. 1. 24-A MRSA §2849-B, sub-§8, ¶B, as enacted by PL 1995, c. 342, §8, is amended to read:

B. An insurer or the insurer's agent or broker may not issue a short-term policy that replaces a prior short-term policy if the combined term of the new policy and all prior successive policies ~~exceed~~ exceeds 18 months. All individuals making an application for coverage under a short-term policy must disclose any prior coverage under a short-term policy and the policy duration.

SUMMARY

This bill extends the length of time that an insurer may issue individual short-term health insurance as a replacement policy for an additional term of 6 months.