

## S 3821

### Affordable Health Care Options Act of 2020

**Congress:** 116 (2019–2021, Ended)

**Chamber:** Senate

**Policy Area:** Health

**Introduced:** May 21, 2020

**Current Status:** Read twice and referred to the Committee on Health, Education, Labor, and Pensions.

**Latest Action:** Read twice and referred to the Committee on Health, Education, Labor, and Pensions. (May 21, 2020)

**Official Text:** <https://www.congress.gov/bill/116th-congress/senate-bill/3821>

### Sponsor

**Name:** Sen. Loeffler, Kelly [R-GA]

**Party:** Republican • **State:** GA • **Chamber:** Senate

### Cosponsors

No cosponsors are listed for this bill.

### Committee Activity

Committee	Chamber	Activity	Date
Health, Education, Labor, and Pensions Committee	Senate	Referred To	May 21, 2020

### Subjects & Policy Tags

#### Policy Area:

Health

### Related Bills

Bill	Relationship	Last Action
116 S 4537	Related bill	Sep 8, 2020: Read twice and referred to the Committee on Finance.

## **Affordable Health Care Options Act of 2020**

This bill provides statutory authority for the rule by the Department of Treasury, the Department of Labor, and the Department of Health and Human Services regarding short-term, limited-duration health insurance plans.

Short-term, limited-duration health insurance plans are plans that may only offer coverage for a limited amount of time under law and that are exempt from the market requirements of the Patient Protection and Affordable Care Act (e.g., coverage of individuals with preexisting conditions). The rule increases the maximum authorized duration of such plans from less than 3 months (including renewals) to an initial maximum duration of less than 12 months (with a total duration of up to 36 months, including renewals). The rule took effect October 2, 2018.

The bill includes in the definition of such plans those with a renewal guarantee provision that permits a policyholder to pay for the option to purchase a future policy with a specified premium rate at the time of initial enrollment.

### **Actions Timeline**

---

- **May 21, 2020:** Introduced in Senate
- **May 21, 2020:** Read twice and referred to the Committee on Health, Education, Labor, and Pensions.