



**DOMESTIC AND FOREIGN INSURERS BULLETIN NO. 106  
PRODUCERS AND ADJUSTERS BULLETIN NO. 29**

**TO: ALL INSURERS AND ALL PRODUCERS AND ADJUSTERS PROVIDING  
SHORT-TERM LIMITED DURATION HEALTH INSURANCE PLANS IN  
DELAWARE**

**RE: REGULATION 1320, MINIMUM STANDARDS FOR SHORT-TERM LIMITED  
DURATION HEALTH INSURANCE PLANS**

**DATED: January 7<sup>th</sup>, 2019**

---

The purpose of this Bulletin is to notify all domestic and foreign insurers and all producers and adjusters providing short-term limited duration (STLD) health insurance plans in Delaware of the adoption of new Regulation 1320 (18 *DE Admin. Code* 1320), "Minimum Standards for Short-Term, Limited Duration Health Insurance Plans." The new regulation is effective on January 11, 2019.

The purpose of Regulation 1320 is to:

1. Ensure that any short-term, limited duration health insurance policy that is offered in this state complies with certain minimum requirements;
2. Set forth the requirements on producers and agents who offer short-term health insurance policies to Delaware consumers; and
3. Provide for full disclosure and notice in the sale of short-term, limited duration health insurance policies, as defined in the regulation.

Delaware does not prohibit the sale of STLD health insurance plans. Rather, any STLD plan offered in Delaware must contain coverage provisions that comply with the minimum standards set forth in 18 *DE Admin. Code* 1320.

The emergency regulation, and the proposal and adoption documents may be viewed on the Department's "Proposed/Adopted Regulations & General Notices" webpage, available under the "Legal" dropdown menu of the Department's website, <http://insurance.delaware.gov>. Any questions, comments, or requests for clarification concerning information within this bulletin should be emailed to [consumer@state.de.us](mailto:consumer@state.de.us).

This Bulletin shall be effective immediately and shall remain in effect unless withdrawn or superseded by subsequent law, regulation or bulletin.

Handwritten signature of Trinidad Navarro in blue ink.

Trinidad Navarro  
Delaware Insurance Commissioner

*NOTE: This Bulletin is intended solely for informational purposes. It is not intended to set forth legal rights, duties, or privileges, nor is it intended to provide legal advice. Readers should consult applicable statutes and rules and contact the Delaware Department of Insurance if additional information is needed.*