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 7th, 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/Adoption 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.

This Bulletin shall be effective immediately and shall remain in effect unless withdrawn or superseded by subsequent law, regulation or bulletin.

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.
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