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Final regulations: Health insurance; excepted benefits; “short-term, limited-duration insurance” defined

The Treasury Department and IRS today, along with the Labor Department and Department of Health and Human Services, jointly released for publication in the Federal Register final regulations (T.D. 9791) regarding:

- The definition of “short-term, limited-duration insurance” for purposes of the exclusion from the definition of individual health insurance coverage
- Standards for travel insurance and supplemental health insurance coverage to be considered excepted benefits.
- An amendment relating to the prohibition on lifetime and annual dollar limits

The final regulations are effective on a date that is 60 days after their publication in the Federal Register (scheduled for October 31, 2016), and the regulations apply to group health plans and health insurance issuers beginning on the first day of the first plan year (or, in the individual market, the first day of the first policy year) beginning on or after January 1, 2017.

Read the [final regulations](#) [PDF 270 KB]

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