

Short Term Limited Duration (STLD) Data Call Frequently Asked Questions (FAQ)

Why did I receive the data call message, and what do I need to do if my company does not write STLD business?

Your company received the Short-Term Limited Duration (STLD) data call because the participating states are trying to determine which companies write short-term limited duration medical policies. Because these policies can be written by Health, P&C, and Life companies, the data call letter was sent to all companies licensed to write business in any of the 40 participating states.

If you do not write any STLD business, please send a short email to rhelder@naic.org with the following subject line:

Subject: STLD Data Call – Notification of No Business to Report

In the body of the email, please **provide the name of the company and the NAIC company code**.

Who is requesting the data?

The following participating states, with administration provided by the NAIC, are requesting the completion of the data call.

Alaska	Idaho	Mississippi	South Carolina
Arizona	Illinois	Missouri	South Dakota
Arkansas	Indiana	Montana	Tennessee
California	Iowa	Nebraska	Utah
Colorado	Kansas	North Carolina	Vermont
Connecticut	Kentucky	Ohio	Virginia
Delaware	Louisiana	Oklahoma	Washington
District of Columbia	Maine	Oregon	West Virginia
Florida	Maryland	Pennsylvania	Wisconsin
Georgia	Minnesota	Rhode Island	Wyoming

Why is there a data call?

On August 3, 2018, the federal Departments of Treasury, Labor and Health and Human Services adopted final rules related to short-term limited duration (STLD) insurance (83 F.R. 38212 et seq; <https://www.gpo.gov/fdsys/pkg/FR-2018-08-03/pdf/2018-16568.pdf>). The effective date of the rule is October 2, 2018. Those rules amended a rule that previously had been in place since 2016, which limited the duration of STLD insurance plans to three months and made them nonrenewable.

Due to the change in final rules, the NAIC Market Analysis Procedures (D) Working Group, and member regulators developed the data call to identify what short-term limited duration products are marketed in their states.

The Market Analysis Procedures (D) Working Group discussed adding STLD data as a new line of business for the Market Conduct Annual Statement but opted to first create a separate data call.

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What data is being requested? The data call seeks information on short-term limited duration medical individual, group and association plans. SERFF filing data is requested (if applicable) to verify what filed rates and forms are being marketed during the reporting period (January 1, 2019 to June 30, 2019). **See the STLD Reporting Blank for a full listing of requested data.**

How is the data being reported to the NAIC? Data will be uploaded via Microsoft Excel files using the NAIC Regulatory Data Collection (RDC) application.

Who do we contact if there are questions? Please send questions to MarketDataCall@naic.org. Further information can be found on the STLD webpage at https://naic-cms.org/naic_data_call_2018.htm

What is the definition of Short Term Limited Duration health plans?

For purposes of this data call Short-Term Limited-Duration is defined as health coverage provided pursuant to a contract with an issuer that has an expiration date specified in the contract that is less than 12 months after the original effective date of the contract and, taking into account renewals or extensions, has a duration of no longer than 36 months in total.

If a company is licensed to write business within the state and has filed STLD rate and form information with the state, but has not written any STLD business within the state, is it necessary to submit a filing?

Yes. Even if the company has not written any STLD business and has no policies in force, a filing should be submitted if STLD rate and form information has been filed with the state.