



# The State of New Hampshire Insurance Department

21 South Fruit Street, Suite 14  
Concord, NH 03301  
(603) 271-2261 Fax (603) 271-1406  
TDD Access: Relay NH 1-800-735-2964

**John Elias**  
Commissioner

**Alexander K. Feldvebel**  
Deputy Commissioner

## **SHORT TERM MEDICAL INSURANCE**

New Hampshire currently does not have an insurer selling Short Term Medical Policies at this time.

**For coverage alternatives, please contact our Consumer Services Division at 1-800-852-3416 for assistance.**

### **Important Facts regarding Short Term Medical Plans and NH Insurance Law**

- Short Term Medical policies do not qualify for the Affordable Care Act (ACA) as Minimum Essential Coverage, and you may be required to pay a tax penalty.
- The loss or termination of a Short Term Medical policy is not a qualifying event for Special Enrollment under the ACA.
- Short Term Medical policies shall not provide coverage for a specified term in excess of 6 months pursuant to RSA 415:5 III.
- Short Term Medical policies shall not be issued to a person who was previously covered under a Short Term Medical policy providing, in total more than 540 days of coverage, within the preceding 24-month period pursuant to RSA 415:5 III.