

LARRY HOGAN
Governor

BOYD K. RUTHERFORD
Lt. Governor



AL REDMER, JR.
Commissioner

NANCY GRODIN
Deputy Commissioner

ROBERT D. MORROW JR.
Associate Commissioner
Life and Health

200 St. Paul Place, Suite 2700, Baltimore, Maryland 21202
Direct Dial: 410-468-2212 Fax: 410-468-2204
Email: bob.morrow@maryland.gov
410-468-2000 1-800-492-6116
TTY: 1-800-735-2258
www.insurance.maryland.gov

January 2, 2019

To Whom It May Concern:

On Friday August 3, 2018 the federal Department of Treasury, Department of Labor, and Health and Human Services jointly issued new regulations regarding short term limited duration insurance (STLD). These regulations (Final Rule) changed the federal definition of STLD. Both Maryland law and the Final Rule requires that STLD application materials and policies prominently display a new notice (Notice 1) between October 2, 2018 and December 31, 2018. A second new notice (Notice 2) is also required on all STLD application materials and policies used after January 1, 2019. The Maryland Insurance Administration is reminding Maryland consumers and producers to carefully review all short term limited duration application materials and policies to ensure that they comply with the law.

Sincerely,

A handwritten signature in black ink, appearing to read "Robert D. Morrow Jr.", written over a white background.

Robert D. Morrow Jr.
Associate Commissioner
Life and Health