

[Bulletin 15-02](#)

To: Health Insurance Issuers
From: Larry Deiter, Director
Date: April 22, 2015
Re: Limited Health Benefit Plans

The purpose of this Bulletin is to remind all health insurance issuers offering limited health benefit plans in the individual and small group markets of [ARSD 20:06:39:57](#) and [20:06:40:78](#). Benefit plans not meeting the essential health benefit parameters as defined in [ARSD 20:06:56:03](#) must be issued as a supplement to other health insurance coverage and may not be used to replace essential health benefits coverage, a grandfathered health benefit plan, or a catastrophic plan.

Furthermore, [ARSD 20:06:39:34.01](#) requires policies and certificates to prominently disclose that the product is a limited benefit policy and does not provide comprehensive medical coverage in order to meet minimum essential coverage requirements.