



Governor's Advisory Council for Exceptional Citizens (GACEC) 516 West Loockerman St., Dover, DE 19904
302-739-4553 (voice) 302-739-6126 (fax) <http://www.gacec.delaware.gov>

December 3, 2018

Leslie W. Ledogar, Regulatory Specialist
Delaware Department of Insurance
841 Silver Lake Drive
Dover, DE 19904

Re: Department of Insurance Minimum Standards for Short-Term, Limited Duration Health Insurance Plans Reg. [22 DE Reg. 371 (November 1, 2018)]

Dear Ms. Ledogar:

The Governor's Advisory Council for Exceptional Citizens (GACEC) has reviewed the Department of Insurance proposal to create regulations in response to final Department of Health and Social Services rules on Short-Term, Limited Duration (STLD) Health Insurance policies and codify the standards contained in the Commissioner's Emergency order dealing with STLD policies. Council **endorses** the proposed regulation as it protects consumers from the adverse effects of STLD policies. Council would also suggest the Department of Insurance conduct outreach activities in order to inform consumers of the disadvantages of these plans.

Thank you for your consideration of our endorsement. Please contact me or Wendy Strauss at the GACEC office if you have any questions.

Sincerely,

Ann C Fisher

Ann C. Fisher
Chairperson

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