
HOUSE BILL 2330

State of Washington

54th Legislature

1996 Regular Session

By Representatives Backlund, Hymes, Dyer, Goldsmith, Crouse, Thompson, Sherstad, D. Sommers, McMahan, D. Schmidt, L. Thomas, Hargrove and McMorris

Read first time 01/10/96. Referred to Committee on Health Care.

1 AN ACT Relating to extending the benefit waiting period for
2 preexisting conditions; and amending RCW 48.43.025.

3 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

4 **Sec. 1.** RCW 48.43.025 and 1995 c 265 s 6 are each amended to read
5 as follows:

6 (1) No carrier may reject an individual for health plan coverage
7 based upon preexisting conditions of the individual and no carrier may
8 deny, exclude, or otherwise limit coverage for an individual's
9 preexisting health conditions; except that a carrier may impose a
10 (~~three-month~~) twelve-month benefit waiting period for preexisting
11 conditions for which medical advice was given, or for which a health
12 care provider recommended or provided treatment within (~~three~~) twelve
13 months before the effective date of coverage.

14 (2) No carrier may avoid the requirements of this section through
15 the creation of a new rate classification or the modification of an
16 existing rate classification. A new or changed rate classification
17 will be deemed an attempt to avoid the provisions of this section if
18 the new or changed classification would substantially discourage
19 applications for coverage from individuals or groups who are higher

1 than average health risks. These provisions apply only to individuals
2 who are Washington residents.

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