

5420

Sponsor(s): Senators Moyer, Wojahn, Oke, Deccio, Prince and Talmadge

Brief Description: Reforming health care.

**SB 5420 - DIGEST**

Provides for voluntary formation of the state-wide health insurance purchasing pool.

Designates the powers and duties of the insurance commissioner in designing and implementing the pool.

Requires every carrier offering health benefit plans to individuals and small employers to offer the basic benefit package as a certified health plan in every area of the state.

Establishes rules of participation for all certified health plans offered through the pool.

Directs the commissioner to establish health insurance premium growth rate targets.

Designates general required practices in the employer and individual health benefit plan market.

Revises insurance code provisions.

Provides for expansion of the basic health plan.

Enhances the health care data system.

Requires disclosure of hospital and pharmacy charges.

Creates the commission on the beginning and end of life and makes an appropriation of seventy-five thousand dollars to the commission.

Revises joint and several liability restrictions to avoid catastrophic economic consequences for governmental entities and for individuals.

Requires malpractice insurance coverage and risk management training for health care facilities and practitioners.

Imposes additional taxes on tobacco products.