
SENATE BILL 5355

State of Washington

56th Legislature

1999 Regular Session

By Senators Thibaudeau, Costa, Kohl-Welles and Prentice; by request of Insurance Commissioner

Read first time 01/20/1999. Referred to Committee on Health & Long-Term Care.

1 AN ACT Relating to mandated coverage for medicare replacement
2 policies; amending RCW 48.66.045; and declaring an emergency.

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

4 **Sec. 1.** RCW 48.66.045 and 1995 c 85 s 3 are each amended to read
5 as follows:

6 Every issuer of a medicare supplement insurance policy or
7 certificate providing coverage to a resident of this state issued on or
8 after January 1, 1996, shall:

9 (1) Issue coverage under its standardized benefit plans B, C, D, E,
10 F, and G without evidence of insurability to any resident of this state
11 who is eligible for both medicare hospital and physician services by
12 reason of age or by reason of disability or end-stage renal disease, if
13 the medicare supplement policy replaces another medicare supplement
14 standardized benefit plan policy or certificate B, C, D, E, F, or G, or
15 other more comprehensive coverage than the ((replaced)) replacing
16 policy;

17 (2) Issue coverage under its standardized plans A, H, I, and J
18 without evidence of insurability to any resident of this state who is
19 eligible for both medicare hospital and physician services by reason of

1 age or by reason of disability or end-stage renal disease, if the
2 medicare supplement policy replaces another medicare supplement policy
3 or certificate which is the same standardized plan as the replaced
4 policy; and

5 (3) Set rates only on a community-rated basis. Premiums shall be
6 equal for all policyholders and certificate holders under a
7 standardized medicare supplement benefit plan form, except that an
8 issuer may develop no more than two rating pools that distinguish
9 between an insured's eligibility for medicare by reason of:

10 (a) Age; or

11 (b) Disability or end-stage renal disease.

12 NEW SECTION. **Sec. 2.** This act is necessary for the immediate
13 preservation of the public peace, health, or safety, or support of the
14 state government and its existing public institutions, and takes effect
15 immediately.

--- END ---