
SUBSTITUTE SENATE BILL 5611

State of Washington

56th Legislature

1999 Regular Session

By Senate Committee on Health & Long-Term Care (originally sponsored by Senators Thibaudeau, Kline, Prentice, Winsley and Costa; by request of Insurance Commissioner)

Read first time 03/03/99.

1 AN ACT Relating to medicare supplement insurance; and amending RCW
2 48.66.045.

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 approved standardized benefit plans
10 (~~(B, C, D, E, F, and G)~~) without evidence of insurability to any
11 resident of this state who is eligible for both medicare hospital and
12 physician services by reason of age or by reason of disability or end-
13 stage renal disease, if the medicare supplement policy replaces another
14 (~~(medicare supplement standardized)~~) benefit plan, policy, or
15 certificate (~~(B, C, D, E, F, or G)~~) or other (~~(more comprehensive)~~)
16 coverage (~~(than the replaced policy)~~). The replacing issuer shall
17 waive any time periods applicable to preexisting conditions in the
18 medicare supplement contract for similar benefits to the extent that
19 similar exclusions have been satisfied under the original coverage; and

1 (2) (~~Issue coverage under its standardized plans A, H, I, and J~~
2 ~~without evidence of insurability to any resident of this state who is~~
3 ~~eligible for both medicare hospital and physician services by reason of~~
4 ~~age or by reason of disability or end stage renal disease, if the~~
5 ~~medicare supplement policy replaces another medicare supplement policy~~
6 ~~or certificate which is the same standardized plan as the replaced~~
7 ~~policy; and~~

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

13 (a) Age; or

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

15 (3) Chapter . . . , Laws of 1999 (this act) applies to all medicare
16 supplement plans offered or issued on or after September 1, 1999.

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