

2252

Sponsor(s): Representative Sullivan

Brief Title: Providing basic health plan coverage with a high deductible.

HB 2252 - DIGEST

Requires the administrator to offer nonsubsidized basic health plan coverage designed as follows: (1) Copayments and other cost sharing must be the same as the nonsubsidized basic health plan, as set forth in RCW 70.47.060, except for the requirement of a three thousand five hundred dollar deductible.

(2) The schedule of benefits shall be the same as the nonsubsidized basic health plan, as set forth in RCW 70.47.060, except for the exclusion of chemical dependency services, mental health services, and organ transplant services.

(3) Except as required by federal law, participating health carriers may impose a twelve-month waiting period for coverage of a preexisting condition if such condition existed, was diagnosed, or was treated during the six-month period prior to enrollment.

(4) Monthly premiums for this coverage shall not exceed fifty percent of the average aggregate monthly cost of the subsidized basic health plan coverage.

Requires any health carrier that contracts with the Washington state health care authority to provide employee benefits pursuant to chapter 41.05 RCW to offer this coverage in a manner required by the administrator in rule.