

Health Care Committee

HB 1633

Brief Description: Making technical corrections to provisions concerning the individual health insurance market.

Sponsors: Representatives Campbell and Cody; by request of Insurance Commissioner.

Brief Summary of Bill

- *Technical corrections are made to the statutes governing individual health insurance plans and the Washington state health insurance pool.*

Hearing Date: 2/15/01

Staff: Dave Knutson (786-7146).

Background:

The Legislature made several changes to the statutes governing the individual health insurance market during the 2000 legislative session. The changes were designed to address issues raised by private health carriers who had earlier withdrawn from the individual market. The legislation required individuals applying for individual health insurance to complete a standard health questionnaire which health carriers use to determine if they will cover the applicant, or refer them instead to the Washington State Health Insurance Pool.

Summary of Bill:

A Medicare eligible person whose health insurance is involuntarily terminated for any reason other than non payment of premium, may apply directly to the Washington State Health Insurance Pool without first completing the standard health questionnaire. Portability language relating to preexisting condition waiting periods is clarified to be consistent with federal requirements under the health insurance portability and accountability act of 1996. Annual filings by health carriers offering individual health benefit plans are clarified as to the information transmitted to the Insurance

Commissioner, and the review period during which the Commissioner may contest the contents of the filing.

Appropriation: None.

Fiscal Note: Not Requested.

Effective Date: Ninety days after adjournment of session in which bill is passed.