

2430

Sponsor(s): Representatives Kessler, Cody, Schual-Berke, Veltoria, Chase, Dickerson, Santos, Haigh and Kenney

Brief Description: Providing for greater access to health insurance for small employers and their employees.

HB 2430 - DIGEST

(SEE ALSO PROPOSED 1ST SUB)

Provides for greater access to health insurance for small employers and their employees.

Provides that, on or before July 1, 2003, the commissioner shall, in consultation with carriers, consumers, and other interested organizations, establish the policy and contract forms and benefits levels for five standard health plans to be offered to small employer groups.

Requires the standard health plans to represent a range of health plans sufficiently diverse to meet the needs of small employer groups seeking health insurance coverage in Washington state. One standard health plan shall be a basic benefit plan consistent with RCW 48.21.045, 48.44.023, and 48.46.066. The remaining four plans must include enhanced benefits of proportionally increasing actuarial value. To ensure adequate choice of coverage options for small employer groups, each standard health plan must offer varying levels of consumer cost-sharing, which may include deductibles, coinsurance, or point-of-service cost-sharing.

Provides that on or after January 1, 2004, a carrier that offers group health benefit plans in Washington state must offer each of the small employer groups standard health plans developed and adopted by the commissioner under this section. Nothing in this act may be construed to limit the ability of a carrier to offer small employer group health benefit plans in addition to the standard health plans adopted under this act.

Finds that many low-wage workers and their families are eligible for, or receive health insurance coverage through, the basic health plan and medical assistance programs. Some of these low-wage workers may work for employers who do not offer health insurance or may have access to employer-sponsored health insurance for themselves and their dependents, but that insurance may be unaffordable for the worker.

Finds that pilot projects should be established to determine whether it is appropriate to use basic health plan and medical assistance funds to subsidize premium shares for employer-sponsored health insurance when such a subsidy would be cost-effective for the state.