
**Financial Institutions &
Insurance Committee**

HB 2014

Brief Description: Preventing denial of insurance coverage for injuries caused by narcotic or alcohol use.

Sponsors: Representatives Flannigan, Delvin, Kirby, Moeller, Lovick, Lantz, Simpson, Shabro, Edwards and Kagi.

Brief Summary of Bill

- Prohibits health insurers from denying coverage for the treatment of an injury solely because the injury was sustained as a consequence of the insured's being intoxicated or under the influence of narcotics.
- Repeals the law allowing such a denial of coverage.

Hearing Date: 3/4/03.

Staff: Thamas Osborn (786-7129).

Background:

Current law, first adopted in 1947 as part of the Uniform Policy Provision Law, explicitly allows individual disability insurance policies to include a provision under which the insurer may deny payment for the treatment of injuries sustained as a consequence of the insured person being intoxicated or under the influence of a narcotic. This law applies only to individual disability insurance policies.

Summary of Bill:

All health carriers are explicitly prohibited from denying coverage for the treatment of an injury solely because the injury was sustained as a consequence of the insured's being intoxicated or under the influence of narcotics.

The law allowing individual disability insurance policies to deny payment for the treatment of injuries sustained as a consequence of the insured person being intoxicated or under the

influence of a narcotic is repealed.

The provisions of the bill apply to all contracts issued or renewed on or after the effective date of the bill.

Appropriation: None.

Fiscal Note: Not Requested.

Effective Date: The bill takes effect 90 days after adjournment of session in which bill is passed.