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HOUSE BILL 2014

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State of Washington                      58th Legislature                      2003 Regular Session

By Representatives Flannigan, Delvin, Kirby, Moeller, Lovick, Lantz, G. Simpson, Shabro, Edwards and Kagi

Read first time 02/19/2003. Referred to Committee on Health Care.

1            AN ACT Relating to insurance coverage for injuries sustained  
2 because of alcohol or narcotic use; adding a new section to chapter  
3 48.20 RCW; adding a new section to chapter 48.21 RCW; adding a new  
4 section to chapter 48.44 RCW; adding a new section to chapter 48.46  
5 RCW; creating new sections; and repealing RCW 48.20.272.

6 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

7            NEW SECTION.    **Sec. 1.** The legislature finds that an alcohol or  
8 drug-related injury that requires treatment in an emergency department  
9 can be a critical moment in the life of a person with a substance abuse  
10 problem. Studies have demonstrated that appropriate interventions by  
11 hospital staff at these times can reduce substance abuse and lower  
12 future health care costs. The perception among health care providers  
13 that they may be penalized by insurers for conducting these  
14 interventions prevents many of them from performing interventions which  
15 can make all the difference to a person at the crossroads of a  
16 substance abuse problem.

17            NEW SECTION.    **Sec. 2.** A new section is added to chapter 48.20 RCW  
18 to read as follows:

1 An insurer may not deny coverage for the treatment of an injury  
2 solely because the injury was sustained as a consequence of the  
3 insured's being intoxicated or under the influence of a narcotic.

4 NEW SECTION. **Sec. 3.** A new section is added to chapter 48.21 RCW  
5 to read as follows:

6 An insurer may not deny coverage for the treatment of an injury  
7 solely because the injury was sustained as a consequence of the  
8 insured's being intoxicated or under the influence of a narcotic.

9 NEW SECTION. **Sec. 4.** A new section is added to chapter 48.44 RCW  
10 to read as follows:

11 A health care service contractor may not deny coverage for the  
12 treatment of an injury solely because the injury was sustained as a  
13 consequence of the enrolled participant's being intoxicated or under  
14 the influence of a narcotic.

15 NEW SECTION. **Sec. 5.** A new section is added to chapter 48.46 RCW  
16 to read as follows:

17 A health maintenance organization may not deny coverage for the  
18 treatment of an injury solely because the injury was sustained as a  
19 consequence of the enrolled participant's being intoxicated or under  
20 the influence of a narcotic.

21 NEW SECTION. **Sec. 6.** RCW 48.20.272 (Optional standard provision  
22 No. 23--Intoxicants and narcotics) and 1951 c 229 s 28 are each  
23 repealed.

24 NEW SECTION. **Sec. 7.** This act applies to all contracts issued or  
25 renewed on or after the effective date of this act.

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