

2460

Sponsor(s): Representatives Cody, Campbell, Kessler, Morrell, Haigh, Kenney, Santos, Hatfield, Blake, Linville, Upthegrove, G. Simpson, Moeller and Lantz

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

HB 2460 - DIGEST

(SUBSTITUTED FOR - SEE 1ST SUB)

Provides that, to increase health benefit plan options available to small employers in Washington state, the commissioner may approve applications from carriers to offer health benefit plans that do not include all services currently mandated in chapters 48.21, 48.44, and 48.46 RCW. A waiver granted by the commissioner must meet the following criteria: (1) The commissioner may not waive service mandates for maternity-related services or clinical preventive services recommended by the United States public health service;

(2) Any health benefit plan provided through the waiver authority granted in this act must clearly delineate to small employers those health services that are included in the plan, and those mandated services that will not be offered as a result of the waiver;

(3) The duration of a waiver may not exceed five years; and

(4) Any carrier who receives a waiver must agree to provide information requested by the commissioner needed to meet the reporting requirement under this act.

Directs the commissioner to approve at least two waiver applications from carriers on or before January 1, 2005, to the extent that a carrier or carriers have submitted applications for waivers that meet the requirements of this act.

Provides that, on or before November 1, 2008, the commissioner shall submit a report to the legislature that includes: (1) A description of the waivers granted under this act to date;

(2) Data on the extent to which the health benefit plans offered under this act have been purchased by small employers; and

(3) The impact, if any, upon the small group health insurance market in Washington state, including, but not limited to, information on newly admitted carriers who are offering health benefit plans approved under this act, and any evidence of increased risk segmentation in the small group market as a result of the offering of health benefit plans approved under this act.

Provides that a group health plan issued to a small employer must provide that each qualified beneficiary who would lose coverage under the group health plan because of a qualifying event is entitled, without evidence of insurability, to elect, within the election period provided in this act, continuation coverage under the employer's group health plan. A qualified beneficiary who elects continuation coverage is subject to all the terms and conditions applicable under the group health plan.

Repeals RCW 48.21.250, 48.44.360, and 48.46.440.

