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**Health Care Committee**

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**HB 2555**

**Brief Description:** Concerning the offering of health insurance.

**Sponsors:** Representatives Hinkle, Condotta, Talcott, McDonald, Serben, Rodne, Holmquist and Shabro.

**Brief Summary of Bill**

- Health carriers may offer health savings accounts combined with a qualified high deductible plan to small employers.
- Health carriers are not required to include individuals covered by a health savings account in the pool of all small groups purchasing health coverage.
- The Health Care Authority will implement a program to provide a subsidy for low-income employees of a small business who are eligible for the Basic Health Plan and participate in an employer sponsored high deductible health plan.

**Hearing Date:** 2/2/06

**Staff:** Dave Knutson (786-7146).

**Background:**

Health Savings Accounts were authorized by Congress in the Medicare Modernization Act of 2004. They provide an option for individuals seeking to take greater responsibility for their own health care. They may also be a more affordable option for some people than traditional comprehensive health coverage policies.

**Summary of Bill:**

Health carriers may offer health savings accounts combined with a qualified high deductible plan to small employers. Health carriers are not required to include individuals covered by a health savings account in the pool of all small groups purchasing health coverage. The Health Care Authority will implement a program to provide a subsidy for low-income employees of a small business who are eligible for the Basic Health Plan and participate in an employer sponsored high deductible health plan.

**Appropriation:** None.

**Fiscal Note:** Not requested.

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