

HB 2069-S2.E - DIGEST

(AS OF HOUSE 2ND READING 3/14/05)

Finds that many small employers struggle with the cost of providing employer-sponsored health insurance coverage to their employees and their employees' families, while others are unable to offer employer-sponsored health insurance due to its high cost. Low-wage workers also struggle with the burden of paying their share of the costs of employer-sponsored health insurance, while others turn down their employer's offer of coverage due to its costs.

Finds that limitations on access to health care services for enrollees in the state, such as in rural and underserved areas, are particularly challenging.

Declares an intent to authorize the administrator to develop alternative purchasing strategies to ensure access to enrollees of the programs administered under this chapter in all areas of the state, including but not limited to: (1) The use of differential rating for managed health care systems based on geographic differences in costs; and

(2) Self-insurance in areas where adequate access cannot be ensured through other options.

Creates the small business assist program under the Washington state health care authority.

Declares an intent that the small business assist program make health care coverage more affordable to small employers, their employees, and dependents. By blending private and public funds through the premium assistance option authorized by this act, the legislature intends to increase the number of low-income workers with health coverage in Washington state. The administrator shall offer two options to small employers: (1) Enrollment as a group in a small business assist plan offered by the administrator under this act; and

(2) Enrollment of low-income employees in the premium assistance option authorized in this act.

Provides that, no later than January 1, 2007, the administrator may accept applications from employers on behalf of themselves and their employees, spouses, and dependent children, as small business assist plan enrollees. Small employers who have not provided employer-sponsored health care coverage for at least six months prior to the date of application may apply for enrollment in the plan.