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HOUSE BILL 1717

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State of Washington                      60th Legislature                      2007 Regular Session

By Representatives Simpson and Moeller

Read first time 01/25/2007. Referred to Committee on Insurance,  
Financial Service & Consumer Protection.

1            AN ACT Relating to providing notices with health care premium  
2 billings; and adding a new section to chapter 48.43 RCW.

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

4            NEW SECTION.    **Sec. 1.** A new section is added to chapter 48.43 RCW  
5 to read as follows:

6            (1) Beginning with estimates for calendar year 2005, the insurance  
7 commissioner must annually calculate cost-shifting estimates that  
8 estimate the percentage of total health benefit plan premiums charged  
9 by health carriers in this state that reflects the statewide cost of  
10 uncompensated health care. These annual estimates must be posted on  
11 the web site of the office of the insurance commissioner by October 1st  
12 of the year immediately following the completed calendar year that  
13 immediately followed the year for which the estimate was made.

14            (2)(a) Beginning with health benefit plan premiums billed on and  
15 after January 1, 2008, a health carrier must, at least annually,  
16 provide the following information with its premium billing:

17            (i) The most current cost-shifting estimate determined by the  
18 insurance commissioner under subsection (1) of this section at the time  
19 of the billing; and

1           (ii) The amount, as a percentage of the health carrier's average  
2 premium per member per month, of the health carrier's surplus that  
3 exceeds the level defined in RCW 48.43.300(9)(a) as reported to the  
4 insurance commissioner in the carrier's most recent annual report under  
5 RCW 48.43.305 at the time of billing.

6           (b) The information required to be provided with health benefit  
7 plan premium billings under (a) of this subsection must be conspicuous  
8 and be provided in bold-face type no smaller than the largest type used  
9 to display billing information.

10          (3) The insurance commissioner may adopt rules as necessary to  
11 implement this section.

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