
SUBSTITUTE SENATE BILL 5406

State of Washington

61st Legislature

2009 Regular Session

By Senate Health & Long-Term Care (originally sponsored by Senators Keiser, Pflug, Kohl-Welles, and Parlette)

READ FIRST TIME 02/10/09.

1 AN ACT Relating to the standard health questionnaire; reenacting
2 and amending RCW 48.43.018; and declaring an emergency.

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

4 **Sec. 1.** RCW 48.43.018 and 2007 c 80 s 13 and 2007 c 259 s 37 are
5 each reenacted and amended to read as follows:

6 (1) Except as provided in (a) through ~~((d+))~~ (g) of this
7 subsection, a health carrier may require any person applying for an
8 individual health benefit plan and the health care authority shall
9 require any person applying for nonsubsidized enrollment in the basic
10 health plan to complete the standard health questionnaire designated
11 under chapter 48.41 RCW.

12 (a) If a person is seeking an individual health benefit plan or
13 enrollment in the basic health plan as a nonsubsidized enrollee due to
14 his or her change of residence from one geographic area in Washington
15 state to another geographic area in Washington state where his or her
16 current health plan is not offered, completion of the standard health
17 questionnaire shall not be a condition of coverage if application for
18 coverage is made within ninety days of relocation.

1 (b) If a person is seeking an individual health benefit plan or
2 enrollment in the basic health plan as a nonsubsidized enrollee:

3 (i) Because a health care provider with whom he or she has an
4 established care relationship and from whom he or she has received
5 treatment within the past twelve months is no longer part of the
6 carrier's provider network under his or her existing Washington
7 individual health benefit plan; and

8 (ii) His or her health care provider is part of another carrier's
9 or a basic health plan managed care system's provider network; and

10 (iii) Application for a health benefit plan under that carrier's
11 provider network individual coverage or for basic health plan
12 nonsubsidized enrollment is made within ninety days of his or her
13 provider leaving the previous carrier's provider network; then
14 completion of the standard health questionnaire shall not be a
15 condition of coverage.

16 (c) If a person is seeking an individual health benefit plan or
17 enrollment in the basic health plan as a nonsubsidized enrollee due to
18 his or her having exhausted continuation coverage provided under 29
19 U.S.C. Sec. 1161 et seq., completion of the standard health
20 questionnaire shall not be a condition of coverage if application for
21 coverage is made within ninety days of exhaustion of continuation
22 coverage. A health carrier or the health care authority as
23 administrator of basic health plan nonsubsidized coverage shall accept
24 an application without a standard health questionnaire from a person
25 currently covered by such continuation coverage if application is made
26 within ninety days prior to the date the continuation coverage would be
27 exhausted and the effective date of the individual coverage applied for
28 is the date the continuation coverage would be exhausted, or within
29 ninety days thereafter.

30 ~~(d) ((If a person is seeking an individual health benefit plan or~~
31 ~~enrollment in the basic health plan as a nonsubsidized enrollee~~
32 ~~following disenrollment from a health plan that is exempt from~~
33 ~~continuation coverage provided under 29 U.S.C. Sec. 1161 et seq.,~~
34 ~~completion of the standard health questionnaire shall not be a~~
35 ~~condition of coverage if: (i) The person had at least twenty-four~~
36 ~~months of continuous group coverage including church plans immediately~~
37 ~~prior to disenrollment; (ii) application is made no more than ninety~~

1 ~~days prior to the date of disenrollment; and (iii) the effective date~~
2 ~~of the individual coverage applied for is the date of disenrollment, or~~
3 ~~within ninety days thereafter.~~

4 ~~(f))~~ If a person is seeking an individual health benefit plan or
5 enrollment in the basic health plan as a nonsubsidized enrollee due to
6 a change in employment status that would qualify him or her to purchase
7 continuation coverage provided under 29 U.S.C. Sec. 1161 et seq., but
8 the person's employer is exempt under federal law from the requirement
9 to offer such coverage, completion of the standard health questionnaire
10 shall not be a condition of coverage if: (i) Application for coverage
11 is made within ninety days of a qualifying event as defined in 29
12 U.S.C. Sec. 1163; and (ii) the person had at least twenty-four months
13 of continuous group coverage immediately prior to the qualifying event.
14 A health carrier shall accept an application without a standard health
15 questionnaire from a person with at least twenty-four months of
16 continuous group coverage if application is made no more than ninety
17 days prior to the date of a qualifying event and the effective date of
18 the individual coverage applied for is the date of the qualifying
19 event, or within ninety days thereafter.

20 (e) If a person is seeking an individual health benefit plan,
21 completion of the standard health questionnaire shall not be a
22 condition of coverage if: (i) The person had at least twenty-four
23 months of continuous basic health plan coverage under chapter 70.47 RCW
24 immediately prior to disenrollment; and (ii) application for coverage
25 is made within ninety days of disenrollment from the basic health plan.
26 A health carrier shall accept an application without a standard health
27 questionnaire from a person with at least twenty-four months of
28 continuous basic health plan coverage if application is made no more
29 than ninety days prior to the date of disenrollment and the effective
30 date of the individual coverage applied for is the date of
31 disenrollment, or within ninety days thereafter.

32 (f) If a person is seeking an individual health benefit plan due to
33 a change in employment status that would qualify him or her to purchase
34 continuation coverage provided under 29 U.S.C. Sec. 1161 et seq.,
35 completion of the standard health questionnaire is not a condition of
36 coverage if: (i) Application for coverage is made within ninety days
37 of a qualifying event as defined in 29 U.S.C. Sec. 1163; and (ii) the
38 person had at least twenty-four months of continuous group coverage

1 immediately prior to the qualifying event. A health carrier shall
2 accept an application without a standard health questionnaire from a
3 person with at least twenty-four months of continuous group coverage if
4 application is made no more than ninety days prior to the date of a
5 qualifying event and the effective date of the individual coverage
6 applied for is the date of the qualifying event, or within ninety days
7 thereafter.

8 (g) If a person is seeking an individual health benefit plan due to
9 their terminating continuation coverage under 29 U.S.C. Sec. 1161 et
10 seq., completion of the standard health questionnaire shall not be a
11 condition of coverage if: (i) Application for coverage is made within
12 ninety days of terminating the continuation coverage; and (ii) the
13 person had at least twenty-four months of continuous group coverage
14 immediately prior to the termination. A health carrier shall accept an
15 application without a standard health questionnaire from a person with
16 at least twenty-four months of continuous group coverage if application
17 is made no more than ninety days prior to the date of termination of
18 the continuation coverage and the effective date of the individual
19 coverage applied for is the date the continuation coverage is
20 terminated, or within ninety days thereafter.

21 (2) If, based upon the results of the standard health
22 questionnaire, the person qualifies for coverage under the Washington
23 state health insurance pool, the following shall apply:

24 (a) The carrier may decide not to accept the person's application
25 for enrollment in its individual health benefit plan and the health
26 care authority, as administrator of basic health plan nonsubsidized
27 coverage, shall not accept the person's application for enrollment as
28 a nonsubsidized enrollee; and

29 (b) Within fifteen business days of receipt of a completed
30 application, the carrier or the health care authority as administrator
31 of basic health plan nonsubsidized coverage shall provide written
32 notice of the decision not to accept the person's application for
33 enrollment to both the person and the administrator of the Washington
34 state health insurance pool. The notice to the person shall state that
35 the person is eligible for health insurance provided by the Washington
36 state health insurance pool, and shall include information about the
37 Washington state health insurance pool and an application for such
38 coverage. If the carrier or the health care authority as administrator

1 of basic health plan nonsubsidized coverage does not provide or
2 postmark such notice within fifteen business days, the application is
3 deemed approved.

4 (3) If the person applying for an individual health benefit plan:
5 (a) Does not qualify for coverage under the Washington state health
6 insurance pool based upon the results of the standard health
7 questionnaire; (b) does qualify for coverage under the Washington state
8 health insurance pool based upon the results of the standard health
9 questionnaire and the carrier elects to accept the person for
10 enrollment; or (c) is not required to complete the standard health
11 questionnaire designated under this chapter under subsection (1)(a) or
12 (b) of this section, the carrier or the health care authority as
13 administrator of basic health plan nonsubsidized coverage, whichever
14 entity administered the standard health questionnaire, shall accept the
15 person for enrollment if he or she resides within the carrier's or the
16 basic health plan's service area and provide or assure the provision of
17 all covered services regardless of age, sex, family structure,
18 ethnicity, race, health condition, geographic location, employment
19 status, socioeconomic status, other condition or situation, or the
20 provisions of RCW 49.60.174(2). The commissioner may grant a temporary
21 exemption from this subsection if, upon application by a health
22 carrier, the commissioner finds that the clinical, financial, or
23 administrative capacity to serve existing enrollees will be impaired if
24 a health carrier is required to continue enrollment of additional
25 eligible individuals.

26 NEW SECTION. **Sec. 2.** This act is necessary for the immediate
27 preservation of the public peace, health, or safety, or support of the
28 state government and its existing public institutions, and takes effect
29 immediately.

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