

# FINAL BILL REPORT

## SB 5974

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Synopsis as Enacted

**Brief Description:** Requiring the insurance commissioner to review barriers to offering supplemental coverage options to disabled veterans and their dependents.

**Sponsors:** Senators Benton, Bailey, Hobbs, Chase, Cleveland, Angel, Hasegawa, Roach, Jayapal, Fraser, McCoy and Hewitt.

**Senate Committee on Health Care**  
**Senate Committee on Financial Institutions & Insurance**  
**House Committee on Health Care & Wellness**

**Background:** The federal Department of Veterans Affairs offers a health benefits program, the Civilian Health and Medical Program, commonly called CHAMPVA. The CHAMPVA shares the cost of certain health care services and supplies with eligible beneficiaries, with reimbursement for most medical expenses including inpatient, outpatient, mental health, prescription medication, skilled nursing care, and durable medical equipment.

Eligible beneficiaries include the spouse or widow or widower and the children of a veteran who:

- is rated permanently and totally disabled due to a service-connected disability;
- was rated permanently and totally disabled due to a service-connected condition at the time of death,
- died of a service-connected disability, or
- died on active duty, and the dependents are not eligible for Department of Defense Tricare benefits.

Supplemental insurance policies are available to offset some or all out-of-pocket costs. The supplemental insurance policies are sold by private insurance carriers, and a variety of carriers offer policies across the country, but policies are not currently available in Washington State. Current insurance law does allow the supplemental policies.

**Summary:** The Office of the Insurance Commissioner must review current barriers to attracting supplemental plans into the state and report on steps the state and the Department of Veterans Affairs can take to promote access to the supplemental policies. The review of the barriers and recommendations must be submitted to the appropriate committees of the Legislature, the Governor, and the Department of Veterans Affairs by November 11, 2015.

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*This analysis was prepared by non-partisan legislative staff for the use of legislative members in their deliberations. This analysis is not a part of the legislation nor does it constitute a statement of legislative intent.*

**Votes on Final Passage:**

Senate	48	0
House	97	0

**Effective:** July 24, 2015