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SENATE BILL 5728

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State of Washington

65th Legislature

2017 Regular Session

By Senator Ericksen

Read first time 02/06/17. Referred to Committee on Health Care.

1 AN ACT Relating to the young adult affordable health care  
2 program; adding a new section to chapter 48.68 RCW; and creating a  
3 new section.

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

5 NEW SECTION. **Sec. 1.** It is the legislative intent to provide an  
6 alternative and create an incentive for young adults to leave their  
7 parents' health insurance plan and obtain their own personal health  
8 savings account. By doing this, we can condition young people to  
9 utilize health savings accounts and take responsibility for their  
10 health care and the financial benefits that can be achieved through a  
11 healthy lifestyle.

12 NEW SECTION. **Sec. 2.** A new section is added to chapter 48.68  
13 RCW to read as follows:

14 (1) The young adult affordable health care program is created to  
15 provide an incentive with a subsidy for young adults under the age of  
16 twenty-six who are United States citizens living in Washington state.

17 (2) The insurance commissioner shall develop the program and  
18 ensure access to private commercial health care products, certified  
19 by the office of the insurance commissioner as qualifying plans with  
20 health savings accounts with an accompanying catastrophic health

1 insurance plan. The commissioner must allow interstate competition  
2 for these health plans.

3 (3) The program must provide a subsidy for qualifying young  
4 adults, ages nineteen to twenty-six, with annual incomes below one  
5 hundred thousand dollars, and the subsidy must be for one-half of the  
6 premium cost of a health savings account with the accompanying  
7 catastrophic health insurance plan. Subsidies terminate at the end of  
8 the month upon the citizen turning twenty-six. The subsidies must be  
9 funded with federal dollars to the greatest extent possible.

10 (4) If the individual is employed by a company or government  
11 entity that offers a health savings account and the individual  
12 chooses to enroll in a health savings account, the state will pay a  
13 portion of the individual's premium responsibility for the health  
14 savings account.

15 (5) The health savings account must be set up to ensure it is a  
16 portable account owned by the citizen and it must be available for  
17 the citizen to take with them if they leave Washington.

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