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## Health Care & Wellness Committee

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### HB 1096

**Brief Description:** Concerning nonmedicare plans offered through the Washington state health insurance pool.

**Sponsors:** Representatives Schmick, Cody, Leavitt, Ortiz-Self, Riccelli and Macri.

<p style="text-align: center;"><b>Brief Summary of Bill</b></p> <ul style="list-style-type: none"><li>• Removes the December 31, 2022, expiration date for non-Medicare coverage offered through the Washington State Health Insurance Pool.</li></ul>
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**Hearing Date:** 1/20/21

**Staff:** Jim Morishima (786-7191).

**Background:**

The Washington State Health Insurance Pool (WSHIP), Washington's high risk pool, provides coverage for:

- individuals ineligible for Medicare who were enrolled in WSHIP health plans prior to December 31, 2013, and individuals ineligible for Medicare who live in a county where non-catastrophic individual health coverage is unavailable; and
- individuals eligible for Medicare who do not have access to a reasonable choice of Medicare Advantage plans and provide evidence of rejection for medical reasons, restrictive riders, an up-rated premium, preexisting condition limitations, or lack of access to a comprehensive Medicare supplemental plan.

The costs of coverage through the WSHIP is paid through premiums and assessments on health insurers. The WSHIP has approximately 200 enrollees in individual, non-Medicare coverage, and 1,100 enrollees in Medicare coverage.

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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 part of the legislation nor does it constitute a statement of legislative intent.*

After December 31, 2022, individual, non-Medicare coverage will no longer be offered through the WSHIP.

**Summary of Bill:**

The expiration date for individual, non-Medicare coverage purchased through the WSHIP is eliminated.

**Appropriation:** None.

**Fiscal Note:** Requested on January 13, 2021.

**Effective Date:** The bill takes effect 90 days after adjournment of the session in which the bill is passed.