

# HOUSE BILL REPORT

## HB 1096

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**As Reported by House Committee On:**  
Health Care & Wellness

**Title:** An act relating to nonmedicare plans offered through the Washington state health insurance pool.

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

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

**Brief History:**

**Committee Activity:**

Health Care & Wellness: 1/20/21, 1/27/21 [DP].

**Brief Summary of Bill**

- Removes the December 31, 2022, expiration date for non-Medicare coverage offered through the Washington State Health Insurance Pool.

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### HOUSE COMMITTEE ON HEALTH CARE & WELLNESS

**Majority Report:** Do pass. Signed by 15 members: Representatives Cody, Chair; Bateman, Vice Chair; Schmick, Ranking Minority Member; Caldier, Assistant Ranking Minority Member; Bronoske, Davis, Harris, Macri, Maycumber, Riccelli, Rude, Simmons, Stonier, Tharinger and Ybarra.

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

**Background:**

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

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- 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.

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

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**Summary of Bill:**

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

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**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.

**Staff Summary of Public Testimony:**

(In support) The WSHIP is a nonprofit established by the Legislature that helps keep high-cost individuals out of the community risk pool, which benefits everyone. Non-Medicare coverage offered by the WSHIP has an expiration date that has been extended several times. This bill removes that expiration date. This will ensure that coverage is uninterrupted and will preserve an important safety net in the event that individual coverage is not available in one or more counties. The people who purchase WSHIP coverage are often the sickest and most vulnerable, with conditions including HIV/AIDS, kidney disease, hemophilia, and cancer. There is broad support among stakeholders for extending this coverage.

(Opposed) None.

**Persons Testifying:** Representative Schmick, prime sponsor; Sydney Zvara, Washington State Health Insurance Pool; and Chris Bandoli, Association of Washington Healthcare Plans.

**Persons Signed In To Testify But Not Testifying:** None.