

SENATE BILL REPORT

HB 1096

As of March 10, 2021

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: Passed House: 2/24/21, 96-0.

Committee Activity: Health & Long Term Care: 3/10/21.

Brief Summary of Bill

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

SENATE COMMITTEE ON HEALTH & LONG TERM CARE

Staff: Greg Attanasio (786-7410)

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 WSHIP is paid through premiums and assessments on health

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insurers. WSHIP has approximately 200 enrollees in individual, non-Medicare coverage, and 1100 enrollees in Medicare coverage. After December 31, 2022, individual, non-Medicare coverage will no longer be offered through WSHIP.

Summary of Bill: The expiration date for individual, non-Medicare coverage purchased through WSHIP is eliminated.

Appropriation: None.

Fiscal Note: Available.

Creates Committee/Commission/Task Force that includes Legislative members: No.

Effective Date: Ninety days after adjournment of session in which bill is passed.

Staff Summary of Public Testimony: PRO: Removing the expiration date for non-Medicare coverage provided through WSHIP will ensure continued coverage for medically fragile enrollees and preserve an important safety net.

Persons Testifying: PRO: Representative Joe Schmick, Prime Sponsor; Sydney Zvara, Washington State Health Insurance Pool; Chris Bandoli, Association of Washington Healthcare Plans.

Persons Signed In To Testify But Not Testifying: No one.