

# SENATE BILL REPORT

## HB 1096

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As Reported by Senate Committee On:  
Health & Long Term Care, March 12, 2021  
Ways & Means, March 25, 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, 3/12/21 [DP-WM].  
Ways & Means: 3/23/21, 3/25/21 [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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### SENATE COMMITTEE ON HEALTH & LONG TERM CARE

**Majority Report:** Do pass and be referred to Committee on Ways & Means.

Signed by Senators Cleveland, Chair; Frockt, Vice Chair; Muzzall, Ranking Member; Conway, Keiser, Padden, Randall, Rivers, Robinson, Van De Wege and Wilson, J.

**Staff:** Greg Attanasio (786-7410)

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### SENATE COMMITTEE ON WAYS & MEANS

**Majority Report:** Do pass.

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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.*

Signed by Senators Rolfes, Chair; Frockt, Vice Chair, Capital; Robinson, Vice Chair, Operating & Revenue; Wilson, L., Ranking Member; Brown, Assistant Ranking Member, Operating; Honeyford, Assistant Ranking Member, Capital; Schoesler, Assistant Ranking Member, Capital; Braun, Carlyle, Conway, Darneille, Dhingra, Gildon, Hasegawa, Hunt, Keiser, Lias, Mullet, Muzzall, Pedersen, Rivers, Van De Wege, Wagoner, Warnick and Wellman.

**Staff:** Sandy Stith (786-7710)

**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 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 (Health & Long Term Care):** 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 (Health & Long Term Care):** 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 (Health & Long Term Care):** No one.

**Staff Summary of Public Testimony (Ways & Means):** 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. This coverage is available for people with high costs who are unable to get other insurance. These people frequently are medically fragile because of HIV-AIDS, kidney disease, and cancer. When this bill previously come before the Legislature, it was supported and passed.

**Persons Testifying (Ways & Means):** PRO: Sydney Smith Zvara, Washington State Health Insurance Pool.

**Persons Signed In To Testify But Not Testifying (Ways & Means):** No one.