

SENATE BILL REPORT

SB 5478

As of February 6, 2025

Title: An act relating to benefits authorized to be offered by the public employees' benefits board.

Brief Description: Concerning benefits authorized to be offered by the public employees' benefits board.

Sponsors: Senators Bateman, Nobles and Robinson; by request of Health Care Authority.

Brief History:

Committee Activity: Health & Long-Term Care: 2/06/25.

Brief Summary of Bill

- Permits the Public Employees' Benefits Board to study, and subject to available funding, offer additional insurance products as employee-paid voluntary benefits.

SENATE COMMITTEE ON HEALTH & LONG-TERM CARE

Staff: Greg Attanasio (786-7410)

Background: The Public Employees' Benefits Board (PEBB) must review plans proposed by insuring entities that desire to offer property insurance or accident and casualty insurance, or both to state employees through payroll deduction and may approve such plans.

PEBB was directed to make available one or more fully insured long-term care insurance plans before 1998. Employees and retirees are solely responsible for the premium payments and the Health Care Authority (HCA) may charge a reasonable administrative fee. HCA must offer employees and retirees the option of purchasing long-term care insurance through licensed agents or brokers appointed by the long-term care insurer. In developing

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the long-term care insurance benefit designs, PEBB shall include an alternative plan of care benefit, including adult day services. HCA, with the cooperation of the Office of the Insurance Commissioner (OIC), must develop a consumer education program for the employees and retirees designed to provide education on the potential need for long-term care, methods of financing long-term care, and the availability of long-term care insurance products including the products offered by PEBB.

Summary of Bill: Provisions regarding PEBB's responsibilities to offer property and casualty insurance and long term care insurance are remove. PEBB may study, establish evaluation criteria, and, subject to the availability of funding, offer the following employee-paid, voluntary benefits:

- emergency transportation;
- identity protection;
- legal aid;
- long-term care insurance;
- noncommercial personal automobile insurance;
- personal homeowner's or renter's insurance;
- pet insurance;
- specified disease or illness-triggered fixed payment insurance, hospital confinement fixed payment insurance, or other fixed payment insurance offered as an independent, noncoordinated benefit regulated by OIC; and
- travel insurance.

Appropriation: None.

Fiscal Note: Requested on February 2, 2025.

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: There are no immediate plans to offer new benefits to PEBB enrollees but it may happen in the future. PEBB and SEBB should have the same authority to offer benefits.

Persons Testifying: PRO: Senator Jessica Bateman, Prime Sponsor; Dave Iseminger, Washington State Health Care Authority.

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