
HOUSE BILL 1754

State of Washington

69th Legislature

2025 Regular Session

By Representatives Thai, Parshley, and Pollet

Read first time 01/31/25. Referred to Committee on Health Care & Wellness.

1 AN ACT Relating to requiring medicare supplemental insurance to
2 be offered on a guaranteed issue basis during an open enrollment
3 period; amending RCW 48.66.025; and providing an effective date.

4 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

5 **Sec. 1.** RCW 48.66.025 and 2005 c 41 s 2 are each amended to read
6 as follows:

7 (1) (a) An issuer may not deny or condition the issuance or
8 effectiveness of any medicare supplement policy or certificate
9 available for sale in this state, or discriminate in the pricing of a
10 policy or certificate, because of the health status, claims
11 experience, receipt of health care, or medical condition of an
12 applicant in the case of an application for a policy or certificate
13 that is submitted (~~(prior)~~):

14 (i) Prior to or during the six-month period beginning with the
15 first day of the first month in which an individual is both (~~sixty-~~
16 ~~five~~) 65 years of age or older and is enrolled for benefits under
17 medicare part B(~~(-)~~); or

18 (ii) For an individual enrolled in medicare part B, during any
19 annual open enrollment period for medicare part B or medicare
20 advantage.

1 **(b)** Each medicare supplement policy and certificate currently
2 available from an insurer must be made available to all applicants
3 who qualify under this subsection without regard to age.

4 (2) If an applicant qualifies under this section and submits an
5 application during the time periods referenced in subsection (1) of
6 this section and, as of the date of application, has had a continuous
7 period of creditable coverage of at least three months, the issuer
8 may not exclude benefits based on a preexisting condition.

9 (3) If an applicant qualified under this section submits an
10 application during the time periods referenced in subsection (1) of
11 this section and, as of the date of application, has had a continuous
12 period of creditable coverage that is less than three months, the
13 issuer must reduce the period of any preexisting condition exclusion
14 by the aggregate of the period of creditable coverage applicable to
15 the applicant as of the enrollment date.

16 NEW SECTION. **Sec. 2.** This act takes effect January 1, 2027.

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