

HOUSE BILL REPORT

SB 5731

As Reported by House Committee On:
Health Care & Wellness

Title: An act relating to distribution of health plan information.

Brief Description: Distributing health plan information.

Sponsors: Senators Keiser and Pflug.

Brief History:

Committee Activity:

Health Care & Wellness: 3/17/09, 3/26/09 [DP].

<p>Brief Summary of Bill</p> <ul style="list-style-type: none">• Provides flexibility to carriers regarding communications with enrollees.

HOUSE COMMITTEE ON HEALTH CARE & WELLNESS

Majority Report: Do pass. Signed by 13 members: Representatives Cody, Chair; Driscoll, Vice Chair; Ericksen, Ranking Minority Member; Bailey, Campbell, Clibborn, Green, Herrera, Hinkle, Kelley, Moeller, Morrell and Pedersen.

Staff: Dave Knutson (786-7146)

Background:

The Health Care Patient Bill of Rights sets standards for health insurance carriers to follow related to communication with enrollees and protecting the privacy of their health records. Carriers are required to provide full descriptive information about their health plans and benefits upon the request of an enrollee.

Information that must be made available prior to purchase includes the covered benefits including the prescription drug benefits and any formulary, a list of benefit exclusions or limitations, policies for protecting confidential information, premium and cost-sharing requirements, a summary of the grievance process, a statement on point-of-service options, and a list of participating providers.

This analysis was prepared by non-partisan legislative staff for the use of legislative members in their deliberations. This analysis is not a part of the legislation nor does it constitute a statement of legislative intent.

Upon request, insurance carriers must provide an array of written information that includes, but is not limited to, a full description of the procedures for consulting a specialist, the procedures for prior authorization, a description of the reimbursement or payment arrangement between a carrier and provider, a description of incentives or penalties intended to encourage providers to minimize referrals, and accreditation status. Carriers must communicate the information by means that ensure a substantial portion of the enrollee population can make use of the information.

Summary of Bill:

Insurance carriers may use alternative methods of communicating with enrollees, such as website alerts, postcard mailings, and electronic communication in lieu of printed materials. Rules established by the Office of the Insurance Commissioner must consider opportunities to reduce health plan administrative costs.

Appropriation: None.

Fiscal Note: Not requested.

Effective Date: The bill takes effect 90 days after adjournment of the session in which the bill is passed.

Staff Summary of Public Testimony:

None.

Persons Testifying: None.

Persons Signed In To Testify But Not Testifying: None.