
Health Care & Wellness Committee

SB 6412

Brief Description: Assisting persons seeking individual health benefit plan coverage when their prior carrier has terminated individual coverage.

Sponsors: Senators Rolfes and Harper.

| |
|--|
| <p>Brief Summary of Bill</p> <ul style="list-style-type: none">• Exempts certain persons from the standard health questionnaire whose individual coverage was discontinued by July 1, 2012. |
|--|

Hearing Date: 2/15/12

Staff: Jim Morishima (786-7191).

Background:

Before purchasing insurance on the individual market, a person must complete the standard health questionnaire, which is a type of health screening. Based on the results of the questionnaire, the person may be denied coverage. Certain individuals, however, are exempt from completing the standard health questionnaire:

- persons moving from one geographic area to another where their current health plan is not offered;
- persons whose established health care provider is no longer in the network of the individual health plan;
- persons who have exhausted or terminated COBRA continuation of coverage;
- persons who experience a change in employment status from a group that was exempt from COBRA requirements;
- persons who have had 24 months of continuous coverage in the Basic Health Plan immediately prior to application;
- persons who experienced a change in employment status that meets the definition of a qualifying event under COBRA; and

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.

- persons who experience a loss of coverage because their employer or former employer discontinues group coverage due to the closure of a business.

Summary of Bill:

A person is exempt from completing the standard health questionnaire if:

- his or her health carrier discontinues all individual coverage by July 1, 2012;
- application for coverage is made within 90 days of the carrier discontinuing coverage;
- and
- the person had at least 24 months of individual coverage immediately prior to the termination.

Appropriation: None.

Fiscal Note: Not requested.

Effective Date: The bill contains an emergency clause and takes effect immediately.