S-1493.1

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**SENATE BILL 5974**

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**State of Washington 64th Legislature 2015 Regular Session**

**By** Senators Benton, Bailey, Hobbs, Chase, Cleveland, Angel, Hasegawa, Roach, Jayapal, Fraser, McCoy, and Hewitt

AN ACT Relating to the insurance commissioner review of barriers to offering supplemental coverage options to disabled veterans and their dependents; and creating a new section.

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

NEW SECTION. **Sec.**  (1) The insurance commissioner must review the supplemental coverage options offered to the civilian health and medical program of the United States department of veterans affairs, known as CHAMPVA, and identify current barriers to attracting supplemental policies in the state of Washington.

(2) CHAMPVA is a health benefits program in which the federal department of veterans affairs shares the cost of certain health care services and supplies with eligible beneficiaries. CHAMPVA provides reimbursement for most medical expenses including inpatient, outpatient, mental health, prescription medication, skilled nursing care, and durable medical equipment. Supplemental insurance policies are available to offset some or all out-of-pocket costs. CHAMPVA is available to provide coverage to a spouse, widow, or widower and to the children of a veteran who is permanently and totally disabled due to a service-connected disability, was rated permanently and totally disabled due to a service-connected condition at the time of death, died of a service-connected disability, or died on active duty.

(3) The supplemental insurance policies are authorized under RCW 48.43.005(26) and would greatly assist the families of veterans if the policies were available in Washington. The insurance commissioner must review current barriers to attracting supplemental plans into the state and report on steps the state and the department of veterans affairs can take to promote access to the supplemental policies. The review of barriers and recommendations must be submitted to the appropriate committees of the legislature, the governor, and the department of veterans affairs by November 11, 2015.

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