SENATE BILL REPORT HB 1096

As of March 18, 2021

Title: An act relating to nonmedicare plans offered through the Washington state health insurance pool.

Brief Description: Concerning nonmedicare plans offered through the Washington state health insurance pool.

Sponsors: Representatives Schmick, Cody, Leavitt, Ortiz-Self, Riccelli and Macri.

Brief History: Passed House: 2/24/21, 96-0.

Committee Activity: Health & Long Term Care: 3/10/21, 3/12/21 [DP-WM].

Ways & Means: 3/23/21.

Brief Summary of Bill

• Removes the December 31, 2022, expiration date for non-Medicare coverage offered through the Washington State Health Insurance Pool.

SENATE COMMITTEE ON HEALTH & LONG TERM CARE

Majority Report: Do pass and be referred to Committee on Ways & Means.

Signed by Senators Cleveland, Chair; Frockt, Vice Chair; Muzzall, Ranking Member; Conway, Keiser, Padden, Randall, Rivers, Robinson, Van De Wege and Wilson, J.

Staff: Greg Attanasio (786-7410)

SENATE COMMITTEE ON WAYS & MEANS

Staff: Sandy Stith (786-7710)

Background: The Washington State Health Insurance Pool (WSHIP), Washington's high

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risk pool, provides coverage for:

- individuals ineligible for Medicare who were enrolled in WSHIP health plans prior to December 31, 2013, and individuals ineligible for Medicare who live in a county where non-catastrophic individual health coverage is unavailable; and
- individuals eligible for Medicare who do not have access to a reasonable choice of Medicare Advantage plans and provide evidence of rejection for medical reasons, restrictive riders, an up-rated premium, preexisting condition limitations, or lack of access to a comprehensive Medicare supplemental plan.

The costs of coverage through WSHIP is paid through premiums and assessments on health insurers. WSHIP has approximately 200 enrollees in individual, non-Medicare coverage, and 1100 enrollees in Medicare coverage. After December 31, 2022, individual, non-Medicare coverage will no longer be offered through WSHIP.

Summary of Bill: The expiration date for individual, non-Medicare coverage purchased through WSHIP is eliminated.

Appropriation: None.

Fiscal Note: Available.

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 (Health & Long Term Care): PRO: Removing the expiration date for non-Medicare coverage provided through WSHIP will ensure continued coverage for medically fragile enrollees and preserve an important safety net.

Persons Testifying (Health & Long Term Care): PRO: Representative Joe Schmick, Prime Sponsor; Sydney Zvara, Washington State Health Insurance Pool; Chris Bandoli, Association of Washington Healthcare Plans.

Persons Signed In To Testify But Not Testifying (Health & Long Term Care): No one.

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