

# SENATE BILL REPORT

## HB 1096

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As Reported by Senate Committee On:  
Health & Long Term Care, March 12, 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].

### Brief Summary of Bill

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

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### 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)

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

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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:** 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:** 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:** No one.