

SENATE BILL REPORT

SB 6700

As Reported By Senate Committee On:
Financial Institutions & Housing, February 2, 1996

Title: An act relating to treatment to restore physical function.

Brief Description: Restoring physical function.

Sponsors: Senators Prentice, Quigley, Wojahn, Snyder, Thibaudeau and Fairley; by request of Insurance Commissioner.

Brief History:

Committee Activity: Financial Institutions & Housing: 2/1/96, 2/2/96 [DP].

SENATE COMMITTEE ON FINANCIAL INSTITUTIONS & HOUSING

Majority Report: Do pass.

Signed by Senators Prentice, Chair; Fraser, Vice Chair; Hale, Roach, Smith and Sutherland.

Staff: Catherine Mele (786-7470)

Background: Under current law a disability insurer, group disability insurer, health care service contractor, and health maintenance organization must provide coverage for reconstructive breast surgery because of a mastectomy which resulted from disease, illness, or injury. In addition, these carriers must provide coverage for all stages of one reconstructive breast reduction on the nondiseased breast to make it equal in size with the diseased breast after definitive reconstructive surgery on the diseased breast has been performed.

There are concerns that disability insurers, group disability insurers, health care service contractors, and health maintenance organizations should provide coverage for treatment of male physical dysfunction resulting from disease, illness, or injury.

Summary of Bill: Disability insurers, group disability insurers, health care service contractors, and health maintenance organizations must provide coverage for male erectile physical dysfunction which results from disease, illness, or injury, or from surgery or other treatment for disease, illness, or injury.

Appropriation: None.

Fiscal Note: Not requested.

Effective Date: Ninety days after adjournment of session in which bill is passed.

Testimony For: Current data shows that impotency is only 10 percent physiological. The vast majority of causes of impotence are medical conditions covered by insurance companies such as high blood pressure, diabetes, and cancer. Impotence can be more devastating to a man's self esteem and family relationships than many of the other health problems. The Legislature has rightly recognized the emotionally devastating nature of radical breast surgery for women with cancer, and today insurance companies must provide coverage for reconstruction. In the interest of equitable health care, the Legislature should give men similar consideration if they become impotent due to disease, injury, cancer, or because of the treatment of medical conditions.

Testimony Against: None.

Testified: PRO: Deborah Senn, Insurance Commissioner; Mary Clogston, legislative liaison, Insurance Commissioner's office; Dr. Joel Lilly; Dr. Richard Berger, UW; Fred Lippert; Thomas Kennedy; Robert Zimmerman.