
HOUSE BILL 1876

State of Washington

54th Legislature

1995 Regular Session

By Representatives Dyer and Dellwo

Read first time 02/13/95. Referred to Committee on Health Care.

1 AN ACT Relating to the modification of provisions governing
2 certified health plans providing dental benefits only; adding a new
3 section to chapter 48.01 RCW; repealing RCW 48.01.210 and 43.72.110;
4 providing an effective date; and declaring an emergency.

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

6 NEW SECTION. **Sec. 1.** A new section is added to chapter 48.01 RCW
7 to read as follows:

8 (1) An insurer, health care service contractor, or health
9 maintenance organization that offers coverage for dental services and
10 that currently holds a certificate of authority or certificate of
11 registration issued by the insurance commissioner under chapter 48.05,
12 48.44, or 48.46 RCW may provide coverage for dental services as
13 authorized by chapter 48.05, 48.44, or 48.46 RCW and as provided in
14 this section. Such a company is deemed certified and registered as a
15 certified health plan under RCW 43.72.090 and 48.43.010 for the
16 delivery of coverage for dental services. The Washington health
17 services commission and the insurance commissioner shall adopt
18 standards and procedures to permit, upon request, the prompt
19 certification and registration of such a company, and the issuance of

1 a certificate as a certified health plan. Such a certification and
2 registration only authorizes the company to provide coverage for dental
3 services and does not subject the company to requirements applicable to
4 certified health plans except as specifically provided in this section.
5 Such a company shall be known as a "Dental-Only CHP."

6 (2) A Dental-Only CHP may provide coverage for dental services to
7 individuals, to employers for the benefit of employees or for the
8 benefit of employees and their dependents, and to other persons,
9 entities, and agencies authorized by law to purchase health care
10 services from, or enroll in, a certified health plan. A Dental-Only
11 CHP may provide such coverage by separate policy, contract, or rider
12 issued directly to the purchaser, or it may subcontract to a certified
13 health plan that provides the dental coverage as part of the uniform
14 benefits package, supplemental benefits, or other arrangement delivered
15 to the purchaser.

16 (3) If an individual, employer, or other purchaser purchases
17 coverage for dental services from a Dental-Only CHP and that coverage
18 is part of the uniform benefits package or supplemental benefits
19 designed by the Washington health services commission and regulated by
20 the commissioner, or part of a state-managed program of health care
21 coverages, a certified health plan may provide to the purchaser the
22 other coverages comprising the balance of the uniform benefits package,
23 supplemental benefits, or state-managed program, by separate policy,
24 contract, or rider. Notwithstanding any other provision of law, an
25 individual, employer, or other purchaser may purchase coverage for
26 dental services in the uniform benefits package, supplemental benefits,
27 or state-managed program from a Dental-Only CHP and concurrently
28 purchase the balance of the required coverages separately from a
29 certified health plan. To foster such concurrent purchases, the
30 Washington health services commission and the commissioner shall
31 develop and enforce separate cost containment and filing systems and
32 procedures for dental coverages and other coverages, including separate
33 community-rated premium submaximums and enrollee financial
34 participation submaximums.

35 (4) A Dental-Only CHP shall fully comply with all applicable laws
36 under chapter 48.05, 48.44, or 48.46 RCW governing the financial
37 supervision and solvency of such organizations, including but not
38 limited to applicable laws concerning capital and surplus requirements,
39 reserves, deposits, bonds, and indemnities. In the sale of coverage

1 for dental services that is part of the uniform benefits package, a
2 Dental-Only CHP shall comply with the requirements applicable to
3 certified health plans provided in RCW 43.72.100 (1), (3), and (5).
4 The sale of dental coverages that are part of supplemental benefits are
5 not subject to RCW 43.72.100, 43.72.160, or 43.72.170.

6 NEW SECTION. **Sec. 2.** The following acts or parts of acts are each
7 repealed:

8 (1) RCW 48.01.210 and 1993 c 462 s 51; and

9 (2) RCW 43.72.110 and 1993 c 492 s 429.

10 NEW SECTION. **Sec. 3.** This act is necessary for the immediate
11 preservation of the public peace, health, or safety, or support of the
12 state government and its existing public institutions, and shall take
13 effect July 1, 1995.

--- END ---