

5935-S

Sponsor(s): Senate Committee on Health & Long-Term Care (originally sponsored by Senators Quigley, Wojahn, Franklin, C. Anderson, Fairley, Gaspard, Haugen, Snyder, Pelz, Spanel, Sheldon, Loveland, Fraser, Kohl, Hargrove, McAuliffe, Prentice, Heavey, Drew, Rasmussen, Bauer, Rinehart, Sutherland, Smith, Owen and Winsley)

Brief Description: Enacting the consumer protection in the purchase of health care act.

SB 5935-S - DIGEST

(SEE ALSO PROPOSED 2ND SUB)

Requires certain insurers to offer a plan that allows consumers to select their providers.

Maintains traditional indemnity insurance plans in addition to managed care plans.

Allows the use of medical savings accounts.

Provides whistleblower protection for anyone who complains about the quality of care.

Requires full disclosure of the contents of a health plan.

Requires full disclosure of staff ratios in hospitals and qualifications of providers.

Requires plans to conduct annual patient satisfaction surveys.

Authorizes employers, individuals, health care facilities, and religiously sponsored health plans to choose nonparticipation with any health service to which they object.

Declares an intent to eliminate preexisting condition exclusions in insurance, prevent cancellation because of illness, and allow people to change jobs without losing their health care coverage.

Declares an intent to minimize the role of government in the state health care system.

Suspends the application of medical risk adjustment mechanisms and the application of the uniform benefits package.

Repeals provisions of chapter 48.43 RCW.

Declares an intent to protect individual's, family's, and businesses' ability to maintain their health insurance and to allow those presently uninsured to purchase health insurance by making it more affordable.

Encourages universal access to health care coverage through incentives.

Makes an appropriation of an unspecified amount to expand basic health plan enrollment for adults and children.

Provides a mechanism to monitor the enrollee level in the basic health plan.

Requires special efforts for the enhanced provision of health care in rural areas.

Repeals provisions of chapter 43.72 RCW.