# HOUSE BILL REPORT HB 1633

## As Reported by House Committee On: Health Care

Title: An act relating to technical corrections to chapters 79 and 80, Laws of 2000.

**Brief Description:** Making technical corrections to provisions concerning the individual health insurance market.

Sponsors: Representatives Campbell and Cody; by request of Insurance Commissioner.

#### **Brief History:**

## **Committee Activity:**

Health Care: 2/15/01, 2/27/01 [DPS].

## **Brief Summary of Substitute Bill**

Technical corrections are made to the statutes governing individual health insurance plans.

## HOUSE COMMITTEE ON HEALTH CARE

**Majority Report:** The substitute bill be substituted therefor and the substitute bill do pass. Signed by 14 members: Representatives Campbell, Republican Co-Chair; Cody, Democratic Co-Chair; Schual-Berke, Democratic Vice Chair; Skinner, Republican Vice Chair; Alexander, Ballasiotes, Conway, Darneille, Edmonds, Edwards, Marine, McMorris, Pennington and Ruderman.

Staff: Dave Knutson (786-7146).

## **Background:**

The Legislature made several changes to the statutes governing the individual health insurance market during the 2000 legislative session. The changes were designed to address issues raised by private health carriers who had earlier withdrawn from the individual market. The legislation required individuals applying for individual health insurance to complete a standard health questionnaire which health carriers use to determine if they will cover the applicant, or refer them instead to the Washington State Health Insurance Pool.

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## Summary of Substitute Bill:

Portability language relating to preexisting condition waiting periods is clarified to be consistent with federal requirements under the health insurance portability and accountability act of 1996. Annual filings by health carriers offering individual health benefit plans are clarified as to the information transmitted to the Insurance Commissioner, and the review period during which the Commissioner may contest the contents of the filing.

## Substitute Bill Compared to Original Bill:

Language was added to ensure state statutes comply with all aspects of the federal Health Insurance Portability and Accountability Act of 1996. The ability of a Medicare eligible person to apply directly to the Washington State Health Insurance Pool for coverage is removed. The Washington State Health Insurance Pool board is made subject to the open public meetings act.

Appropriation: None.

Fiscal Note: Not Requested.

Effective Date of Substitute Bill: The bill contains an emergency clause and takes effect immediately.

**Testimony For:** This legislation is needed to correct technical problems with legislation passed during the 2000 legislative session related to the individual health insurance market.

Testimony Against: None.

**Testified:** (In support) Bill Hagens, Office of the Insurance Commissioner; and Trae Andersen, Premera Blue Cross.

(Concerns) Mel Sorensen, Employer Healthcare Coalition; Gary Smith, Independent Business Association; and Glen Hudson, Association of Washington Business.