CERTIFICATION OF ENROLLMENT

ENGROSSED SUBSTITUTE HOUSE BILL 2354

Chapter 83, Laws of 2004

58th Legislature
2004 Regular Session

MEDICARE SUPPLEMENT INSURANCE POLICIES

EFFECTIVE DATE: 3/22/04

Passed by the House March 8, 2004
Yeas 94  Nays 0

FRANK CHOPP
Speaker of the House of Representatives

Passed by the Senate March 4, 2004
Yeas 44  Nays 0

BRAD OWEN
President of the Senate

CERTIFICATE
I, Richard Nafziger, Chief Clerk of the House of Representatives of the State of Washington, do hereby certify that the attached is ENGROSSED SUBSTITUTE HOUSE BILL 2354 as passed by the House of Representatives and the Senate on the dates hereon set forth.

RICHARD NAFZIGER
Chief Clerk

FILED
March 22, 2004 - 5:29 p.m.

GARY F. LOCKE
Governor of the State of Washington

SECRETARY OF STATE
State of Washington
AN ACT Relating to rates for a medicare supplement insurance policy; amending RCW 48.66.045; and declaring an emergency.

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

Sec. 1. RCW 48.66.045 and 1999 c 334 s 1 are each amended to read as follows:

Every issuer of a medicare supplement insurance policy or certificate providing coverage to a resident of this state issued on or after January 1, 1996, shall:

(1) Issue coverage under its standardized benefit plans B, C, D, E, F, and G without evidence of insurability to any resident of this state who is eligible for both medicare hospital and physician services by reason of age or by reason of disability or end-stage renal disease, if the medicare supplement policy replaces another medicare supplement standardized benefit plan policy or certificate B, C, D, E, F, or G, or other more comprehensive coverage than the replacing policy;

(2) Issue coverage under its standardized plans A, H, I, and J without evidence of insurability to any resident of this state who is eligible for both medicare hospital and physician services by reason of age or by reason of disability or end-stage renal disease, if the
medicare supplement policy replaces another medicare supplement policy
or certificate which is the same standardized plan as the replaced
policy; and

(3) Set rates only on a community-rated basis. Premiums shall be
equal for all policyholders and certificate holders under a
standardized medicare supplement benefit plan form, except that an
issuer may vary premiums based on spousal discounts, frequency of
payment, and method of payment including automatic deposit of premiums
and may develop no more than two rating pools that distinguish between
an insured's eligibility for medicare by reason of:

(a) Age; or

(b) Disability or end-stage renal disease.

NEW SECTION. Sec. 2. If any provision of this act or its
application to any person or circumstance is held invalid, the
remainder of the act or the application of the provision to other
persons or circumstances is not affected.

NEW SECTION. Sec. 3. This act is necessary for the immediate
preservation of the public peace, health, or safety, or support of the
state government and its existing public institutions, and takes effect
immediately.

Passed by the House March 8, 2004.
Passed by the Senate March 4, 2004.
Approved by the Governor March 22, 2004.
Filed in Office of Secretary of State March 22, 2004.