
Health Care & Wellness Committee

HB 1713

Brief Description: Concerning the Washington state insurance pool.

Sponsors: Representatives Cody, Green and Moeller.

Brief Summary of Bill

- Directs the Board of the WSHIP to conduct a study of sustainable funding sources for Pool operations.
- Modifies eligibility for the Pool for applicants eligible for a Medicare Advantage product.
- Extends the length of time between Standard Health Questionnaire recertifications from 18 to 36 months.

Hearing Date: 2/6/09

Staff: Dave Knutson (786-7146)

Background:

In the individual health insurance market a person applying for coverage must first take the Standard Health Questionnaire (SHQ). If their score places them in the 8% of highest – cost cases the health carrier may reject them for coverage. At that point the person is eligible for coverage through the Washington State Health Insurance Pool (WSHIP). The Board of the WSHIP is required to recertify the SHQ every eighteen months to ensure it continues to identify the 8% of highest cost cases. In some cases, a person eligible for both Medicare and WSHIP coverage can receive better coverage through a Medicare Advantage plan than Pool coverage. The cost of providing Pool coverage is paid for by an assessment on insurance companies operating in Washington. There are limited public funds available to help make Pool premiums affordable for enrollees.

Summary of Bill:

This analysis was prepared by non-partisan legislative staff for the use of legislative members in their deliberations. This analysis is not a part of the legislation nor does it constitute a statement of legislative intent.

The Board of the Washington State Health Insurance Pool (WSHIP) will recertify the Standard Health Questionnaire (SHQ) every 36 months rather than every 18 months. A person who is Medicare – eligible will also be eligible for Pool coverage if they do not have access to a reasonable choice of more than one Medicare Advantage plan, at least one of which is not a private fee – for – service plan. The Board of WSHIP will conduct a study to identify a stable, sustainable funding source for the operation of the Pool.

Appropriation: None.

Fiscal Note: Not requested.

Effective Date: The bill takes effect 90 days after adjournment of the session in which the bill is passed.