
Health Care & Wellness Committee

HB 2841

Brief Description: Concerning the standard health questionnaire.

Sponsors: Representatives Hinkle, Cody, Kristiansen, Morrell and Pearson.

Brief Summary of Bill

- Exempts individuals from taking the standard health questionnaire if they are purchasing an individual health benefit plan because their former employer has gone out of business.

Hearing Date: 1/28/10

Staff: Dave Knutson (786-7146).

Background:

Currently, persons wishing to purchase an individual health benefit plan must complete a standard health questionnaire unless:

- they are moving from one geographic area to another where the current health plan is not offered;
- their established health care provider is no longer in the network of the individual health plan;
- they have exhausted COBRA continuation coverage and apply within 90 days;
- they lose group coverage from a group that was exempt from COBRA requirements but had at least 24 months of continuous coverage immediately prior to disenrollment;
- they had at least 24 months of continuous coverage in the Basic Health plan immediately prior to application; or
- they are eligible to purchase or drop COBRA continuation coverage.

Individuals who do not qualify for COBRA coverage because their employer employs fewer than 20 employees do not have to complete the standard health questionnaire if they apply for an individual health care policy within 90 days of a federally-defined qualifying event.

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.

Summary of Bill:

Individuals who are applying for an individual health benefit plan because their employer has gone out of business do not have to take the standard health questionnaire if application is made within ninety days of the employer terminating group coverage, the person had at least twenty-four months of continuous group coverage immediately prior to termination, and the person provides a copy of legal documentation of the former employers termination of business.

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.