
SUBSTITUTE SENATE BILL 5384

State of Washington

54th Legislature

1995 Regular Session

By Senate Committee on Health & Long-Term Care (originally sponsored by Senators Quigley, Franklin, C. Anderson and Wojahn; by request of Health Care Authority)

Read first time 03/27/95.

1 AN ACT Relating to implementation of health care authority
2 responsibilities; amending RCW 41.05.011, 41.05.021, 41.05.022,
3 41.05.065, 41.04.205, and 28A.400.350; reenacting and amending RCW
4 41.05.050; adding a new section to chapter 28A.400 RCW; repealing RCW
5 41.05.200 and 41.05.240; providing an effective date; and declaring an
6 emergency.

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

8 **Sec. 1.** RCW 41.05.011 and 1994 c 153 s 2 are each amended to read
9 as follows:

10 Unless the context clearly requires otherwise, the definitions in
11 this section shall apply throughout this chapter.

12 (1) "Administrator" means the administrator of the authority.

13 (2) "State purchased health care" or "health care" means medical
14 and health care, pharmaceuticals, and medical equipment purchased with
15 state and federal funds by the department of social and health
16 services, the department of health, the basic health plan, the state
17 health care authority, the department of labor and industries, the
18 department of corrections, the department of veterans affairs, and
19 local school districts.

1 (3) "Authority" means the Washington state health care authority.

2 (4) "Insuring entity" means an insurer as defined in chapter 48.01
3 RCW, a health care service contractor as defined in chapter 48.44 RCW,
4 or a health maintenance organization as defined in chapter 48.46 RCW.
5 On and after (~~July~~) October 1, 1995, "insuring entity" also means a
6 certified health plan, as defined in RCW 43.72.010.

7 (5) "Flexible benefit plan" means a benefit plan that allows
8 employees to choose the level of health care coverage provided and the
9 amount of employee contributions from among a range of choices offered
10 by the authority.

11 (6) "Employee" includes all full-time and career seasonal employees
12 of the state, whether or not covered by civil service; elected and
13 appointed officials of the executive branch of government, including
14 full-time members of boards, commissions, or committees; and includes
15 any or all part-time and temporary employees under the terms and
16 conditions established under this chapter by the authority; justices of
17 the supreme court and judges of the court of appeals and the superior
18 courts; and members of the state legislature or of the legislative
19 authority of any county, city, or town who are elected to office after
20 February 20, 1970. "Employee" also includes: (a) By (~~October 1,~~
21 ~~1995~~) January 1, 1996, all employees of school districts and
22 educational service districts. Between October 1, 1994, and
23 (~~September 30~~) December 31, 1995, "employee" includes employees of
24 those school districts and educational service districts for whom the
25 authority has undertaken the purchase of insurance benefits. The
26 transition to insurance benefits purchasing by the authority may not
27 disrupt existing insurance contracts between school district or
28 educational service district employees and insurers. However, except
29 to the extent provided in RCW 28A.400.200, any such contract that
30 provides for health insurance benefits coverage after (~~October 1~~)
31 December 31, 1995, shall be void as of that date if the contract was
32 entered into, renewed, or extended after July 1, 1993. The mandatory
33 merger of employees of school districts and educational service
34 districts into the health care authority under this subsection (6)(a)
35 is null and void if specific funding for the purpose of implementing
36 the merger, in an amount equal to or greater than twenty-four million
37 dollars, is not provided by June 30, 1995, in the omnibus
38 appropriations act, referencing this section specifically. Prior to
39 October 1, 1994, "employee" includes employees of a school district if

1 the board of directors of the school district seeks and receives the
2 approval of the authority to provide any of its insurance programs by
3 contract with the authority; (b) employees of a county, municipality,
4 or other political subdivision of the state if the legislative
5 authority of the county, municipality, or other political subdivision
6 of the state seeks and receives the approval of the authority to
7 provide any of its insurance programs by contract with the authority,
8 as provided in RCW 41.04.205; (c) employees of employee organizations
9 representing state civil service employees, at the option of each such
10 employee organization, and, effective October 1, 1995, employees of
11 employee organizations currently pooled with employees of school
12 districts for the purpose of purchasing insurance benefits, at the
13 option of each such employee organization.

14 (7) "Board" means the public employees' benefits board established
15 under RCW 41.05.055.

16 (8) "Retired or disabled school employee" means:

17 (a) Persons who separated from employment with a school district or
18 educational service district and are receiving a retirement allowance
19 under chapter 41.32 or 41.40 RCW as of September 30, 1993;

20 (b) Persons who separate from employment with a school district or
21 educational service district on or after October 1, 1993, and
22 immediately upon separation receive a retirement allowance under
23 chapter 41.32 or 41.40 RCW;

24 (c) Persons who separate from employment with a school district or
25 educational service district due to a total and permanent disability,
26 and are eligible to receive a deferred retirement allowance under
27 chapter 41.32 or 41.40 RCW.

28 **Sec. 2.** RCW 41.05.021 and 1994 c 309 s 1 are each amended to read
29 as follows:

30 (1) The Washington state health care authority is created within
31 the executive branch. The authority shall have an administrator
32 appointed by the governor, with the consent of the senate. The
33 administrator shall serve at the pleasure of the governor. The
34 administrator may employ up to seven staff members, who shall be exempt
35 from chapter 41.06 RCW, and any additional staff members as are
36 necessary to administer this chapter. The administrator may delegate
37 any power or duty vested in him or her by this chapter, including
38 authority to make final decisions and enter final orders in hearings

1 conducted under chapter 34.05 RCW. The primary duties of the authority
2 shall be to administer state employees' insurance benefits and retired
3 or disabled school employees' insurance benefits, study state-purchased
4 health care programs in order to maximize cost containment in these
5 programs while ensuring access to quality health care, and implement
6 state initiatives, joint purchasing strategies, and techniques for
7 efficient administration that have potential application to all state-
8 purchased health services. The authority's duties include, but are not
9 limited to, the following:

10 (a) To administer health care benefit programs for employees and
11 retired or disabled school employees as specifically authorized in RCW
12 41.05.065 and in accordance with the methods described in RCW
13 41.05.075, 41.05.140, and other provisions of this chapter;

14 (b) To analyze state-purchased health care programs and to explore
15 options for cost containment and delivery alternatives for those
16 programs that are consistent with the purposes of those programs,
17 including, but not limited to:

18 (i) Creation of economic incentives for the persons for whom the
19 state purchases health care to appropriately utilize and purchase
20 health care services, including the development of flexible benefit
21 plans to offset increases in individual financial responsibility;

22 (ii) Utilization of provider arrangements that encourage cost
23 containment, including but not limited to prepaid delivery systems,
24 utilization review, and prospective payment methods, and that ensure
25 access to quality care, including assuring reasonable access to local
26 providers, especially for employees residing in rural areas;

27 (iii) Coordination of state agency efforts to purchase drugs
28 effectively as provided in RCW 70.14.050;

29 (iv) Development of recommendations and methods for purchasing
30 medical equipment and supporting services on a volume discount basis;
31 and

32 (v) Development of data systems to obtain utilization data from
33 state-purchased health care programs in order to identify cost centers,
34 utilization patterns, provider and hospital practice patterns, and
35 procedure costs, utilizing the information obtained pursuant to RCW
36 41.05.031;

37 (c) To analyze areas of public and private health care interaction;

38 (d) To provide information and technical and administrative
39 assistance to the board;

1 (e) To review and approve or deny applications from counties,
2 municipalities, and other political subdivisions of the state to
3 provide state-sponsored insurance or self-insurance programs to their
4 employees in accordance with the provisions of RCW 41.04.205, setting
5 the premium contribution for approved groups as outlined in RCW
6 41.05.050;

7 (f) To appoint a health care policy technical advisory committee as
8 required by RCW 41.05.150;

9 (g) To establish billing procedures and collect funds from school
10 districts and educational service districts under RCW 28A.400.400 in a
11 way that minimizes the administrative burden on districts; and

12 (h) To promulgate and adopt rules consistent with this chapter as
13 described in RCW 41.05.160.

14 (2) On and after ((July)) January 1, ((1995)) 1996, the public
15 employees' benefits board and the health care authority shall implement
16 strategies to promote managed competition among employee health benefit
17 plans ~~((in accordance with the Washington health services commission
18 schedule of employer requirements))~~. Strategies may include but are
19 not limited to:

20 (a) Standardizing the benefit package;

21 (b) Soliciting competitive bids for the benefit package;

22 (c) Limiting the state's contribution to a percent of the lowest
23 priced qualified plan within a geographical area. If the state's
24 contribution is less than one hundred percent of the lowest priced
25 qualified bid, employee financial contributions shall be structured on
26 a sliding-scale basis related to household income;

27 (d) Monitoring the impact of the approach under this subsection
28 with regards to: Efficiencies in health service delivery, cost shifts
29 to subscribers, access to and choice of managed care plans state-wide,
30 and quality of health services. The health care authority shall also
31 advise on the value of administering a benchmark employer-managed plan
32 to promote competition among managed care plans. The health care
33 authority shall report its findings and recommendations to the
34 legislature by January 1, 1997.

35 **Sec. 3.** RCW 41.05.022 and 1994 c 153 s 3 are each amended to read
36 as follows:

37 (1) The health care authority is hereby designated as the single
38 state agent for purchasing health services.

1 (2)(a) On and after January 1, 1995, at least the following state-
2 purchased health services programs shall be merged into ~~((a single,))~~
3 the community-rated risk pool in accordance with RCW 43.72.170:

4 (i) Health benefits for employees of school districts and
5 educational service districts;

6 (ii) Health benefits for state employees;

7 (iii) Health benefits for eligible retired or disabled school
8 employees not eligible for parts A and B of medicare; ~~((and))~~

9 (iv) Health benefits for eligible state retirees not eligible for
10 parts A and B of medicare~~((Beginning July 1, 1995, the basic health~~
11 plan shall be included in the risk pool. The administrator may develop
12 mechanisms to ensure that the cost of comparable benefits packages does
13 not vary widely across the risk pools before they are merged. At the
14 earliest opportunity the governor shall seek necessary federal waivers
15 and state legislation to place the medical and acute care components of
16 the medical assistance program, the limited casualty program, and the
17 medical care services program of the department of social and health
18 services in this single risk pool. Long term care services that are
19 provided under the medical assistance program shall not be placed in
20 the single risk pool until such services have been added to the uniform
21 benefits package)); and

22 (v) Upon its implementation of the uniform benefits package, health
23 benefits provided through the basic health plan.

24 (b) The governor shall seek necessary federal waivers and state
25 legislation to place the medical and acute care components of the
26 medical assistance program, the limited casualty program, the medical
27 care services program, and the children's health care program of the
28 department of social and health services into the community-rated risk
29 pool in accordance with RCW 43.72.040, upon a determination that
30 integration into the community-rated risk pool will be consistent with
31 federal waiver requirements and the intent of chapter . . . , Laws of
32 1995 (this act).

33 (c) On or before January 1, ~~((1997, the governor))~~ 1998, the
34 department of corrections shall submit ~~((necessary legislation))~~ its
35 recommendations to ~~((place))~~ the appropriate legislative committees
36 regarding the purchasing of health ~~((benefits))~~ care for persons
37 incarcerated in institutions administered by the department of
38 corrections ~~((into the single community-rated risk pool effective on~~
39 and after July 1, 1997)).

1 (d) The administrator may develop mechanisms to ensure that the
2 cost of comparable benefits packages does not vary widely across the
3 risk pools before they are merged.

4 (3) At a minimum, and regardless of other legislative enactments,
5 the state health services purchasing agent shall:

6 (a) Require that a public agency that provides subsidies for a
7 substantial portion of services now covered under the basic health plan
8 or a uniform benefits package as adopted by the Washington health
9 services commission as provided in RCW 43.72.130, use uniform
10 eligibility processes, insofar as may be possible, and ensure that
11 multiple eligibility determinations are not required;

12 (b) Require that a health care provider or a health care facility
13 that receives funds from a public program provide care to state
14 residents receiving a state subsidy who may wish to receive care from
15 them consistent with the provisions of chapter 492, Laws of 1993, and
16 that a health maintenance organization, health care service contractor,
17 insurer, or certified health plan that receives funds from a public
18 program accept enrollment from state residents receiving a state
19 subsidy who may wish to enroll with them under the provisions of
20 chapter 492, Laws of 1993;

21 (c) Strive to integrate purchasing for all publicly sponsored
22 health services in order to maximize the cost control potential and
23 promote the most efficient methods of financing and coordinating
24 services;

25 (d) Annually suggest changes in state and federal law and rules to
26 bring all publicly funded health programs in compliance with the goals
27 and intent of chapter 492, Laws of 1993;

28 (e) Consult regularly with the governor, the legislature, and state
29 agency directors whose operations are affected by the implementation of
30 this section.

31 (4) Nothing in chapter 492, Laws of 1993, or this act, shall be
32 construed to affect the collective bargaining rights of employee
33 organizations.

34 **Sec. 4.** RCW 41.05.065 and 1994 c 153 s 5 are each amended to read
35 as follows:

36 (1) The board shall study all matters connected with the provision
37 of health care coverage, life insurance, liability insurance,
38 accidental death and dismemberment insurance, and disability income

1 insurance or any of, or a combination of, the enumerated types of
2 insurance for employees and their dependents on the best basis possible
3 with relation both to the welfare of the employees and to the state,
4 however liability insurance shall not be made available to dependents.

5 (2) The public employees' benefits board shall develop employee
6 benefit plans that include comprehensive health care benefits for all
7 employees. In developing these plans, the board shall consider the
8 following elements:

9 (a) Methods of maximizing cost containment while ensuring access to
10 quality health care;

11 (b) Development of provider arrangements that encourage cost
12 containment and ensure access to quality care, including but not
13 limited to prepaid delivery systems and prospective payment methods;

14 (c) Wellness incentives that focus on proven strategies, such as
15 smoking cessation, exercise, automobile and motorcycle safety, blood
16 cholesterol reduction, and nutrition education;

17 (d) Utilization review procedures including, but not limited to
18 prior authorization of services, hospital inpatient length of stay
19 review, requirements for use of outpatient surgeries and second
20 opinions for surgeries, review of invoices or claims submitted by
21 service providers, and performance audit of providers;

22 (e) Effective coordination of benefits;

23 (f) Minimum standards for insuring entities; and

24 (g) Minimum scope and content of standard benefit plans to be
25 offered to enrollees participating in the employee health benefit
26 plans. On and after (~~July 1, 1995~~) the first plan year anniversary
27 date after February 1, 1996, the uniform benefits package shall
28 constitute the minimum level of health benefits offered to employees.
29 To maintain the comprehensive nature of employee health care benefits,
30 employee eligibility criteria related to the number of hours worked and
31 the benefits provided to employees shall be substantially equivalent to
32 the state employees' health benefits plan and eligibility criteria in
33 effect on January 1, 1993.

34 (3) The board shall design benefits and determine the terms and
35 conditions of employee participation and coverage, including
36 establishment of eligibility criteria.

37 (4) The board shall attempt to achieve enrollment of all employees
38 and retirees in managed health care systems by July 1994.

1 The board may authorize premium contributions for an employee and
2 the employee's dependents in a manner that encourages the use of cost-
3 efficient managed health care systems.

4 (5) Employees shall choose participation in one of the health care
5 benefit plans developed by the board and may be permitted to waive
6 coverage under terms and conditions established by the public
7 employees' benefits board.

8 (6) The board shall review plans proposed by insurance carriers
9 that desire to offer property insurance and/or accident and casualty
10 insurance to state employees through payroll deduction. The board may
11 approve any such plan for payroll deduction by carriers holding a valid
12 certificate of authority in the state of Washington and which the board
13 determines to be in the best interests of employees and the state. The
14 board shall promulgate rules setting forth criteria by which it shall
15 evaluate the plans.

16 **Sec. 5.** RCW 41.04.205 and 1993 c 386 s 3 are each amended to read
17 as follows:

18 (1) Notwithstanding the provisions of RCW 41.04.180, the employees,
19 with their dependents, of any county, municipality, or other political
20 subdivision of this state shall be eligible to participate in any
21 insurance or self-insurance program for employees administered under
22 chapter 41.05 RCW if the legislative authority of any such county,
23 municipality, or other political subdivisions of this state determines
24 subject to collective bargaining under applicable statutes a transfer
25 to an insurance or self-insurance program administered under chapter
26 41.05 RCW should be made. In the event of a special district employee
27 transfer pursuant to this section, members of the governing authority
28 shall be eligible to be included in such transfer if such members are
29 authorized by law as of June 25, 1976 to participate in the insurance
30 program being transferred from and subject to payment by such members
31 of all costs of insurance for members.

32 (2) When the legislative authority of a county, municipality, or
33 other political subdivision determines to so transfer, the state health
34 care authority shall:

35 (a) Establish the conditions ~~((under which the transfer may be~~
36 ~~made, which shall include the requirements that:~~

37 ~~(i) All the eligible employees of the political subdivision~~
38 ~~transfer as a unit, and~~

1 ~~(ii) The political subdivision involved obligate itself to make~~
2 ~~employer contributions in an amount at least equal to those provided by~~
3 ~~the state as employer)) for participation; and~~

4 ~~(b) ((Hold public hearings on the application for transfer; and~~
5 ~~(e))) Have the sole right to reject the application.~~

6 Approval of the application by the state health care authority
7 shall effect a transfer of the employees involved to the insurance,
8 self-insurance, or health care program applied for.

9 (3) This section does not authorize the health care authority to
10 require that contracts for any health benefits covering members or
11 retired members under chapter 41.26 RCW must be administered by the
12 health care authority, so long as all such members and their dependents
13 are provided health benefits coverage at least equal to that received
14 by state employees and their dependents.

15 (4) Any application of this section to public employees, including
16 to members of the law enforcement officers' and fire fighters'
17 retirement system under chapter 41.26 RCW is subject to chapter 41.56
18 RCW.

19 ~~((4) The requirements in subsection (2)(a) (i) and (ii) of this~~
20 ~~section need not be applied to)) (5) Prior to January 1, 1996, school~~
21 ~~districts may voluntarily transfer, except that all eligible employees~~
22 ~~in a bargaining unit of a school district may transfer only as a unit~~
23 ~~and all nonrepresented employees in a district may transfer only as a~~
24 ~~unit.~~

25 **Sec. 6.** RCW 28A.400.350 and 1993 c 492 s 226 are each amended to
26 read as follows:

27 (1) The board of directors of any of the state's school districts
28 may make available liability, life, health, health care, accident,
29 disability and salary protection or insurance or any one of, or a
30 combination of the enumerated types of insurance, or any other type of
31 insurance or protection, for the members of the boards of directors,
32 the students, and employees of the school district, and their
33 dependents. Such coverage may be provided by contracts with private
34 carriers, with the state health care authority after July 1, 1990,
35 pursuant to the approval of the authority administrator, or through
36 self-insurance or self-funding pursuant to chapter 48.62 RCW, or in any
37 other manner authorized by law. Except for health benefits purchased
38 with nonstate funds as provided in RCW 28A.400.200, effective on and

1 after (~~October 1, 1995~~) January 1, 1996, health care coverage, (~~life~~
2 ~~insurance, liability insurance, accidental death and dismemberment~~
3 ~~insurance, and disability income insurance~~) not including dental or
4 vision benefits, shall be provided only by contracts with the state
5 health care authority. School districts with joint labor-management
6 trusts for financing health care coverage that were in effect on
7 January 1, 1993, may elect not to receive health benefits through
8 contracts with the health care authority if the health care authority
9 administrator determines that such districts are providing health
10 benefits, including copays, deductibles, and coinsurance, to their
11 employees and their dependents in amounts at least equal to those they
12 would receive under the health care authority. School districts that
13 do not elect to begin receiving health insurance through the state
14 health care authority on January 1, 1996, under this section may not
15 receive these benefits through the health care authority until January
16 1, 2001.

17 (2) Whenever funds are available for these purposes the board of
18 directors of the school district may contribute all or a part of the
19 cost of such protection or insurance for the employees of their
20 respective school districts and their dependents. The premiums on such
21 liability insurance shall be borne by the school district.

22 After October 1, 1990, school districts may not contribute to any
23 employee protection or insurance other than liability insurance unless
24 the district's employee benefit plan conforms to RCW 28A.400.275 and
25 28A.400.280.

26 (3) For school board members and students, the premiums due on such
27 protection or insurance shall be borne by the assenting school board
28 member or student. The school district may contribute all or part of
29 the costs, including the premiums, of life, health, health care,
30 accident or disability insurance which shall be offered to all students
31 participating in interschool activities on the behalf of or as
32 representative of their school or school district. The school district
33 board of directors may require any student participating in
34 extracurricular interschool activities to, as a condition of
35 participation, document evidence of insurance or purchase insurance
36 that will provide adequate coverage, as determined by the school
37 district board of directors, for medical expenses incurred as a result
38 of injury sustained while participating in the extracurricular
39 activity. In establishing such a requirement, the district shall adopt

1 regulations for waiving or reducing the premiums of such coverage as
2 may be offered through the school district to students participating in
3 extracurricular activities, for those students whose families, by
4 reason of their low income, would have difficulty paying the entire
5 amount of such insurance premiums. The district board shall adopt
6 regulations for waiving or reducing the insurance coverage requirements
7 for low-income students in order to assure such students are not
8 prohibited from participating in extracurricular interschool
9 activities.

10 (4) All contracts for insurance or protection written to take
11 advantage of the provisions of this section shall provide that the
12 beneficiaries of such contracts may utilize on an equal participation
13 basis the services of those practitioners licensed pursuant to chapters
14 18.22, 18.25, 18.53, 18.57, and 18.71 RCW.

15 **Sec. 7.** RCW 41.05.050 and 1994 c 309 s 2 and 1994 c 153 s 4 are
16 each reenacted and amended to read as follows:

17 (1) Every department, division, or separate agency of state
18 government, and such county, municipal, school district, educational
19 service district, or other political subdivisions as are covered by
20 this chapter, shall provide contributions to insurance and health care
21 plans for its employees and their dependents, the content of such plans
22 to be determined by the authority. Contributions, paid by the county,
23 the municipality, school district, educational service district, or
24 other political subdivision for their employees, shall include an
25 amount determined by the authority to pay such administrative expenses
26 of the authority as are necessary to administer the plans for employees
27 of those groups. Until (~~October 1, 1995~~) January 1, 1996,
28 contributions to be paid by school districts or educational service
29 districts shall be adjusted by the authority to reflect the remittance
30 provided under (~~RCW 28A.400.400~~) RCW 41.05.021.

31 (2) The contributions of any department, division, or separate
32 agency of the state government, and such county, municipal, or other
33 political subdivisions as are covered by this chapter, shall be set by
34 the authority, subject to the approval of the governor for availability
35 of funds as specifically appropriated by the legislature for that
36 purpose. Insurance and health care contributions for ferry employees
37 shall be governed by RCW 47.64.270 until December 31, 1996. On and

1 after January 1, 1997, ferry employees shall enroll with certified
2 health plans under chapter 492, Laws of 1993.

3 (3) The authority shall transmit a recommendation for the amount of
4 the employer contribution to the governor and the director of financial
5 management for inclusion in the proposed budgets submitted to the
6 legislature.

7 NEW SECTION. **Sec. 8.** A new section is added to chapter 28A.400
8 RCW to read as follows:

9 (1) In a manner prescribed by the state health care authority,
10 school districts and educational service districts shall remit to the
11 health care authority for deposit in the public employees' and
12 retirees' insurance account established in RCW 41.05.120:

13 (a) For each full-time employee of the district, an amount equal to
14 four and seven-tenths percent multiplied by the insurance benefit
15 allocation rate in the appropriations act for a certificated or
16 classified staff, for each month of the school year;

17 (b) For each part-time employee of the district who, at the time of
18 the remittance, is employed in an eligible position as defined in RCW
19 41.32.010 or 41.40.010 and is eligible for employer fringe benefit
20 contributions for basic benefits as defined in RCW 28A.400.270, an
21 amount equal to four and seven-tenths percent multiplied by the
22 insurance benefit allocation rate in the appropriations act for a
23 certificated or classified staff, for each month of the school year,
24 prorated by the proportion of employer fringe benefit contributions for
25 a full-time employee that the part-time employee receives.

26 (2) The remittance requirements specified in this section shall not
27 apply to employees of a school district or educational service district
28 who receive insurance benefits through contracts with the health care
29 authority as provided in this section.

30 NEW SECTION. **Sec. 9.** The following acts or parts of acts are each
31 repealed:

32 (1) RCW 41.05.200 and 1993 c 492 s 228; and

33 (2) RCW 41.05.240 and 1993 c 492 s 468.

34 NEW SECTION. **Sec. 10.** This act is necessary for the immediate
35 preservation of the public peace, health, or safety, or support of the

1 state government and its existing public institutions, and shall take
2 effect July 1, 1995.

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