

2 **HB 1539** - S AMD - 407

3 By Senators Thibaudeau and Deccio

4 ADOPTED 4/15/99

5 Strike everything after the enacting clause and insert the
6 following:

7 "**Sec. 1.** RCW 48.66.045 and 1995 c 85 s 3 are each amended to read
8 as follows:

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

12 (1) Issue coverage under its approved standardized benefit plans
13 (~~((B, C, D, E, F, and G))~~) without evidence of insurability to any
14 resident of this state who is eligible for both medicare hospital and
15 physician services by reason of age or by reason of disability or end-
16 stage renal disease, if the medicare supplement policy replaces another
17 (~~((medicare supplement standardized))~~) benefit plan, policy, or
18 certificate (~~((B, C, D, E, F, or G,))~~) or other (~~((more comprehensive))~~)
19 coverage (~~((than the replaced policy))~~). The replacing issuer shall
20 waive any time periods applicable to preexisting conditions in the
21 medicare supplement contract for similar benefits to the extent that
22 similar exclusions have been satisfied under the original coverage; and

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

30 (~~(3))~~) Set rates only on a community-rated basis. Premiums shall be
31 equal for all policyholders and certificate holders under a
32 standardized medicare supplement benefit plan form, except that an
33 issuer may develop no more than two rating pools that distinguish
34 between an insured's eligibility for medicare by reason of:

35 (a) Age; or

36 (b) Disability or end-stage renal disease.

1 NEW SECTION. **Sec. 2.** This act is necessary for the immediate
2 preservation of the public peace, health, or safety, or support of the
3 state government and its existing public institutions, and takes effect
4 immediately."

--- END ---

EFFECT: Requires that any person eligible for Medicare who wishes to replace his or her existing health coverage with any of the standardized Medigap plans must be issued that plan. The replacing issuer must waive any pre-existing condition waiting periods for similar benefits if a similar waiting period was satisfied under the original coverage.