

5587-S

Sponsor(s): Senate Committee on Health & Long-Term Care (originally sponsored by Senators Wojahn, Snyder, Thibaudeau, Fairley, Costa, Winsley, Prentice, McAuliffe, Kohl-Welles, Brown, Shin, Rasmussen and Franklin)

Brief Title: Adopting a patient bill of rights.

SB 5587-S.E - DIGEST

(AS OF SENATE 2ND READING 3/11/99)

Declares that the purpose of this act is to ensure that health plan patients: (1) Have improved access to information regarding their health plans;

(2) have access to a quick and impartial process for appealing plan denials of health care coverage;

(3) are protected from unnecessary invasions of health care privacy; and

(4) are assured that personal health care information will be used only as necessary to obtain and pay for health care or to improve the quality of care.

Establishes provisions for health information privacy.

Provides that a health carrier that offers a health plan may not offer to sell a health plan to an enrollee or to any group representative, agent, employer, or enrollee representative or to an individual in a group plan if that person is not given the following information before purchase or selection: (1) a listing of covered benefits, including prescription drugs, if any;

(2) a listing of exclusions, reductions, and limitations to covered benefits, including policies and practices related to any drug formulary, and any definition of medical necessity or other coverage criteria upon which they may be based;

(3) a statement of the carrier's policies for protecting the confidentiality of health information;

(4) a statement containing the cost of premiums and enrollee point-of-service cost-sharing requirements;

(5) a summary explanation of grievance and appeal procedures;

(6) a statement regarding the availability of a point-of-service option, if any, and how the option operates; and

(7) a convenient means of obtaining a list of participating providers, including disclosure of network arrangements that restrict access to providers within any plan network.

Repeals RCW 48.43.075, 48.43.095, and 48.43.105.