Washington State House of Representatives Office of Program Research

BILL ANALYSIS

Health Care Committee

HB 2398

Brief Description: Expanding participation in state purchased health care programs.

Sponsors: Representative Cody.

Brief Summary of Bill

• Individuals applying for the Basic Health Plan as nonsubsidized enrollees must first take the same standard health questionnaire used by individuals seeking health coverage through the individual health insurance market.

Hearing Date: 1/10/06

Staff: Dave Knutson (786-7146).

Background:

Since 2000, individuals seeking health insurance coverage through the individual market have been required to first complete a standard health questionnaire. If the standard health questionnaire identifies the applicant as being in the top eight percent of most costly cases, the health carrier may deny the individual's application and refer them for coverage to the Washington state health insurance pool. Individuals who apply for coverage as a nonsubsidized enrollee in the Basic Health Plan are not required to complete the standard health questionnaire as part of the application process.

Summary of Bill:

Individuals applying for the Basic Health Plan as nonsubsidized enrollees must first take the same standard health questionnaire used by individuals seeking health coverage through the individual health insurance market. If the standard health questionnaire identifies the applicant as being in the top eight percent of most costly cases, the Basic Health Plan will deny the individual's application and refer them for coverage to the Washington state health insurance pool.

Appropriation: None.

Fiscal Note: Not requested.

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