Reforms the Washington state health care system.

Establishes the Washington state apple health insurance board to facilitate the availability, portability, choice, and adoption of private health insurance plans to eligible individuals and groups.

Requires the insurance commissioner to convene a high-risk transfer pool task force to develop a high-risk transfer proposal that will best serve the apple health insurance board, its carriers, and its enrollees for transferring high-risk claims evenly among carriers and to consider active and proposed models from other states that function to spread high risk in the most equitable manner possible.

Creates the apple health community care account.