

RCW 48.20.555 Fixed payment insurance—Benefit restrictions.

Illness-triggered fixed payment insurance, hospital confinement fixed payment insurance, or other fixed payment insurance policies are not considered to provide coverage for hospital or medical expenses under this chapter, if the benefits provided are a fixed dollar amount that is paid regardless of the amount charged. The benefits may not be related to, or be a percentage of, the amount charged by the provider of service and must be offered as an independent and noncoordinated benefit with any other health plan as defined in *RCW 48.43.005(19). [2007 c 296 s 3.]

***Reviser's note:** RCW 48.43.005 was amended by 2011 c 314 s 3 and by 2011 c 315 s 2, changing subsection (19) to subsection (24). RCW 48.43.005 was subsequently amended by 2012 c 87 s 1, changing subsection (24) to subsection (26). RCW 48.43.005 was subsequently alphabetized pursuant to RCW 1.08.015(2)(k), changing subsection (26) to subsection (27), and effective January 1, 2020, changing subsection (26) to subsection (29). RCW 48.43.005 was alphabetized pursuant to RCW 1.08.015(2)(k), changing subsection (29) to subsection (31). Subsequently, RCW 48.43.005 was amended by 2024 c 218 s 1, changing subsection (31) to subsection (33).