

SENATE BILL REPORT

SB 5655

AS OF FEBRUARY 22, 1991

Brief Description: Prohibiting insurance discrimination based on the choice of health care providers.

SPONSORS: Senators von Reichbauer, Talmadge, Moore and McMullen.

SENATE COMMITTEE ON FINANCIAL INSTITUTIONS & INSURANCE

Staff: Steve Nelsen (786-7535)

Hearing Dates: February 26, 1991

BACKGROUND:

Insurance companies may not refuse, cancel, limit, or refuse to renew a contract of insurance because of the sex, marital status, or the presence of any sensory, mental, or physical handicap of the insured or prospective insured unless such action is supportable by bona fide statistical differences in risk or exposure.

SUMMARY:

Discrimination with respect to insurance contracts on the basis of the insured's choice of health care provider is restricted. "Health care provider" is defined to include all regulated health professions except embalmers and funeral directors, veterinarians and animal technicians, and counselors. Regulated health professions include: podiatry, chiropractic, dental hygiene, dentistry, dispensing opticians, hearing aids, naturopaths, midwifery, nursing home administration, optometry, ocularists, osteopathy and osteopathic medicine and surgery, pharmacy, medicine, emergency medicine, physical therapy, practical nurses, psychologists, registered nurses, occupational therapists, respiratory care practitioners, health care assistants, massage practitioners, acupuncturists, dieticians and nutritionists, radiologic technicians, and nursing assistants.

Appropriation: none

Revenue: none

Fiscal Note: requested February 21, 1991

Effective Date: The bill contains an emergency clause and takes effect immediately.