## SENATE BILL REPORT SHB 2019

As of March 25, 2003

Title: An act relating to nonsubsidized basic health plan coverage.

**Brief Description:** Revising provisions for nonsubsidized basic health plan coverage.

Sponsors: House Committee on Health Care (originally sponsored by Representatives Cody,

Morrell, Edwards, Santos and Dickerson).

**Brief History:** 

**Committee Activity:** Health & Long-Term Care: 3/26/03.

## SENATE COMMITTEE ON HEALTH & LONG-TERM CARE

Staff: Jonathan Seib (786-7427)

**Background:** Under current law, a person whose family income is above 200 percent of the federal poverty level is allowed to enroll in the state's Basic Health Plan (BHP) on a nonsubsidized basis. However, beginning in 1999, rising costs associated with the plan made carriers reluctant to provide such coverage, and in 2000, it was delinked from the subsidized BHP program. Unsubsidized BHP coverage is not now available.

Most people who apply for an individual health benefit plan are required to complete a standard health questionnaire. Based on the results of the questionnaire, they are eligible for coverage in either the private market or in the Washington State Health Insurance Pool, the state-facilitated plan for high risk individuals. The law does not require a person applying for nonsubsidized BHP coverage to complete the health questionnaire.

**Summary of Bill:** Applicants for nonsubsidized BHP coverage must complete the standard health questionnaire to the same extent that applicants for individual health benefit plans are required to do so. The Health Care Authority administrator may decide not to accept an application for nonsubsidized enrollment if, based on the results of the questionnaire, the person qualifies for coverage under the Washington State Health Insurance Pool.

**Appropriation:** None.

**Fiscal Note:** Not requested.

**Effective Date:** The bill takes effect on January 1, 2004.

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