

2798

Sponsor(s): Representative Cody; by request of Insurance Commissioner

Brief Description: Stabilizing the health insurance market and providing coverage for uninsured individuals.

HB 2798 - DIGEST

Recognizes that our current system of covering high-risk, high-cost patients for health insurance is creating a fragile health insurance market and increasing premiums.

Declares an intent to stabilize the health insurance market and provide coverage for uninsured individuals by broadly sharing the risk of high-cost patients throughout the health insurance market.

Requires the department to make every effort to maximize opportunities to blend public and private funds through subsidization of small employer-sponsored health insurance premiums on behalf of individuals eligible for medical assistance and children eligible for the state children's health insurance program when such subsidization is cost-effective for the state.

Provides that, in developing policies under this act, the department shall consult with the health care authority and, to the extent allowed by federal law, develop policies that are consistent with those policies developed by the health care authority under this act so that entire families have the opportunity to enroll in the same small employer-sponsored health insurance plan.

Provides for premium assistance for low-income Washington state health insurance pool enrollees.