
HOUSE BILL 2099

State of Washington 59th Legislature 2005 Regular Session

By Representative Darneille

Read first time 02/17/2005. Referred to Committee on Health Care.

1 AN ACT Relating to long-term care insurance; and amending RCW
2 48.84.020.

3 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

4 **Sec. 1.** RCW 48.84.020 and 1986 c 170 s 2 are each amended to read
5 as follows:

6 Unless the context requires otherwise, the definitions in this
7 section apply throughout this chapter.

8 (1) "Long-term care insurance" or "long-term care benefit contract"
9 means any insurance policy or benefit contract primarily advertised,
10 marketed, offered, or designed to provide coverage or services for
11 either institutional or community-based convalescent, custodial,
12 chronic, or terminally ill care. Such terms include adult family
13 homes, boarding homes, and assisted living facilities. Such terms do
14 not include and this chapter shall not apply to policies or contracts
15 governed by chapter 48.66 RCW and continuing care retirement
16 communities.

17 (2) "Loss ratio" means the incurred claims plus or minus the
18 increase or decrease in reserves as a percentage of the earned

1 premiums, or the projected incurred claims plus or minus the increase
2 or decrease in projected reserves as a percentage of projected earned
3 premiums, as defined by the commissioner.

4 (3) "Preexisting condition" means a covered person's medical
5 condition that caused that person to have received medical advice or
6 treatment during the specified time period before the effective date of
7 coverage.

8 (4) "Medicare" means Title XVIII of the United States social
9 security act, or its successor program.

10 (5) "Medicaid" means Title XIX of the United States social security
11 act, or its successor program.

12 (6) "Nursing home" means a nursing home as defined in RCW
13 18.51.010.

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