

2SHB 2098 - H AMD 154
By Representative Hinkle

1 On page 20, after line 35, insert the following:

2 "NEW SECTION. Sec. 22. A new section is added to chapter 48.43
3 RCW to read as follows:

4 (1) A carrier may offer and actively market to a small employer
5 who has not offered a health benefit plan to their employees at any
6 time during the previous twelve months a health benefit plan that
7 shall provide coverage for hospital expenses and services rendered
8 by a physician licensed under chapter 18.57 or 18.71 RCW, but is
9 not required to comply with: RCW 48.21.130 through 48.21.280,
10 48.21.300 through 48.21.320, 48.44.210, 48.44.212, 48.44.225,
11 48.44.240, 48.44.241, 48.44.245, 48.44.290, 48.44.300, 48.44.310,
12 48.44.315 through 48.44.344, 48.44.360 through 48.44.380,
13 48.44.420, 48.44.440 through 48.44.460, 48.44.500, 48.46.250,
14 48.46.272 through 48.46.292, 48.46.320, 48.46.350, 48.46.355,
15 48.46.375, 48.46.440 through 48.46.460, 48.46.490, 48.46.510
16 through 48.46.530, 48.46.565, 48.46.570, 48.43.045(1) except as
17 required in (a) of this subsection, 48.43.093, 48.43.115 through
18 48.43.185, 48.43.515(5), or 48.42.100.

19 (a) In offering the plan under this subsection, the carrier
20 must offer the small employer the option of permitting every
21 category of health care provider to provide health services or care
22 for conditions covered by the plan pursuant to RCW 48.43.045(1).

23 (b) The plan offered under this subsection may be offered with
24 a choice of cost-sharing arrangements.

25 (2) A carrier offering a health benefit plan under subsection
26 (1) of this section must also offer and actively market to the
27 small employer at least one additional health benefit plan, and
28 provide a side-by-side comparison of the benefits offered between

1 the plan authorized under subsection (1) and the other plan offered
2 by the carrier to the small employer.

3 (3) A plan offered under subsection (1) may only be renewed
4 twice after the initial offering. Small employers who choose to
5 continue offering coverage for their employees after two annual
6 renewals must choose from any other available coverage in the small
7 group market."

EFFECT: Allows health carriers to offer a limited health benefit plan to small employers who have not offered their employees health coverage in the previous twelve months. The limited health benefit plan can only be offered by the small employer to their employees for a total of three years.