

# FINAL BILL REPORT

## SSB 5725

---

---

C 487 L 09  
Synopsis as Enacted

**Brief Description:** Concerning health benefit plan coverage for organ transplants.

**Sponsors:** Senate Committee on Health & Long-Term Care (originally sponsored by Senator Keiser).

**Senate Committee on Health & Long-Term Care**  
**House Committee on Health Care & Wellness**

**Background:** Comprehensive health insurance plans provide coverage for organ and tissue transplants. Transplants include single organ transplants such as heart, intestine, kidney, liver, lung, pancreas, multiple organ transplants, and tissue transplants such as bone marrow and cornea transplants. Many health benefit plans have lifetime maximum benefits that will be paid and many also have internal benefit maximums applied to specific benefits, such as a lifetime maximum on organ and tissue transplants of \$250,000. An April 2008 Milliman Research Report on U.S. Organ and Tissue Transplant Cost Estimates displays the average estimated billed charges for various transplants: a cornea transplant is estimated at \$20,700; a heart transplant is estimated at \$787,000; and a heart-lung transplant is estimated at \$1,123,800.

**Summary:** All health benefit plans issued or renewed on or after January 1, 2010, that provide coverage for organ transplants must not include a separate lifetime limit on transplants that is any less than \$350,000. The lifetime limit on transplants applies from one day prior to the date of the transplant or the date of hospital admission through 100 days after the transplant. The major medical lifetime limit applies to health care services provided before and after this time period. Donor-related services may apply to the lifetime limit on transplants any time. It is clarified that organ transplants include tissue transplants.

**Votes on Final Passage:**

Senate	47	0	
House	97	0	(House amended)
Senate	49	0	(Senate concurred)

**Effective:** July 26, 2009

---

*This analysis was prepared by non-partisan legislative staff for the use of legislative members in their deliberations. This analysis is not a part of the legislation nor does it constitute a statement of legislative intent.*