

ESSB 6210 - H AMD TO APP COMM AMD (H-3768.1/26) **2497**

By Representative Marshall

NOT CONSIDERED 03/12/2026

1 On page 11, after line 20 of the striking amendment, insert the
2 following:

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4 "Sec. 6. RCW 43.71.095 and 2021 c 246 s 7 are each amended to
5 read as follows:

6 (1) The exchange, in consultation with the commissioner, the
7 authority, an independent actuary, and other stakeholders, must
8 establish up to three standardized health plans for each of the
9 ((bronze,)) silver((,)) and gold levels.

10 (a) The standardized health plans must be designed to reduce
11 deductibles, make more services available before the deductible,
12 provide predictable cost sharing, maximize subsidies, limit adverse
13 premium impacts, reduce barriers to maintaining and improving
14 health, and encourage choice based on value, while limiting
15 increases in health plan premium rates.

16 (b) The exchange may update the standardized health plans
17 annually.

18 (c) The exchange must provide a notice and public comment period
19 before finalizing each year's standardized health plans.

20 (d) The exchange must provide written notice of the standardized
21 health plans to licensed health carriers by January 31st before the
22 year in which the health plans are to be offered on the exchange.
23 The exchange may make modifications to the standardized plans after
24 January 31st to comply with changes to state or federal law or
25 regulations.

26 (2)(a) Beginning January 1, 2021, any health carrier offering a
27 qualified health plan on the exchange must offer the silver and gold

1 standardized health plans established under this section on the
2 exchange in each county where the carrier offers a qualified health
3 plan. (~~(If a health carrier offers a bronze health plan on the
4 exchange, it must offer the bronze standardized health plans
5 established under this section on the exchange in each county where
6 the carrier offers a qualified health plan.)~~)

7 (b)(i) Until December 31, 2022, a health carrier offering a
8 standardized health plan under this section may also offer
9 nonstandardized health plans on the exchange. Beginning January 1,
10 2023, a health carrier offering a standardized health plan under
11 this section may also offer up to two nonstandardized gold health
12 plans, two nonstandardized bronze health plans, one nonstandardized
13 silver health plan, one nonstandardized platinum health plan, and
14 one nonstandardized catastrophic health plan in each county where
15 the carrier offers a qualified health plan.

16 (ii) (~~(The exchange, in consultation with the office of the
17 insurance commissioner, shall analyze the impact to exchange
18 consumers of offering only standard plans beginning in 2025 and
19 submit a report to the appropriate committees of the legislature by
20 December 1, 2023. The report must include an analysis of how plan
21 choice and affordability will be impacted for exchange consumers
22 across the state, including an analysis of offering a bronze
23 standardized high deductible health plan compatible with a health
24 savings account, and a gold standardized health plan closer in
25 actuarial value to the silver standardized health plan.~~

26 ~~(iii))~~) The actuarial value of nonstandardized silver health
27 plans offered on the exchange may not be less than the actuarial
28 value of the standardized silver health plan with the lowest
29 actuarial value.

30 (c) A health carrier offering a standardized health plan on the
31 exchange under this section must continue to meet all requirements
32 for qualified health plan certification under RCW 43.71.065
33 including, but not limited to, requirements relating to rate review
34 and network adequacy."

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3 Renumber the remaining section consecutively and correct any
4 internal references accordingly.

EFFECT: Removes requirements for the Health Benefit Exchange to establish up to three standardized plans for bronze level plans and corresponding requirements for health carriers that offer bronze plans to offer the bronze standardized plans in each county the carrier offers qualified health plans. Removes obsolete references to a previously completed report on standardized health plans.

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