

HOUSE BILL REPORT

HB 1298

As Reported by House Committee On:
Postsecondary Education & Workforce

Title: An act relating to student athlete insurance.

Brief Description: Concerning student athlete insurance.

Sponsors: Representatives Berg, Reed, Wylie, Fosse, Ryu, Callan, Street, Morgan, Simmons, Leavitt, Salahuddin, Macri, Nance, Donaghy, Doglio, Timmons and Scott.

Brief History:

Committee Activity:

Postsecondary Education & Workforce: 1/22/25, 1/28/25 [DP].

Brief Summary of Bill

- Allows a governing board of a public four-year institution of higher education to make available, and pay the costs of, insurance for current, and some former, intercollegiate student athletes.

HOUSE COMMITTEE ON POSTSECONDARY EDUCATION & WORKFORCE

Majority Report: Do pass. Signed by 17 members: Representatives Paul, Chair; Nance, Vice Chair; Ybarra, Ranking Minority Member; McEntire, Assistant Ranking Minority Member; Entenman, Graham, Keaton, Leavitt, Ley, Mendoza, Pollet, Reed, Rude, Salahuddin, Schmidt, Thomas and Timmons.

Staff: Saranda Ross (786-7068).

Background:

Health Insurance Offered by Institutions of Higher Education.

The governing boards of the state's institutions of higher education may make available

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

certain types of insurance for regents or trustees and students of the institution, including life, health, health care, accident, disability, and salary protection. The insurance premiums are borne by the regents or trustees and students, with exceptions for employee liability insurance and, optionally, graduate service appointments and students participating in studies or research outside of the United States.

Public institutions of higher education may also assess special fees for enrolled students to pay in addition to tuition, including health services fees. These fees are used to permit students to access various physical and mental health services.

National Collegiate Athletics Association Student Athlete Medical Cost Requirement.

The National Collegiate Athletics Association (NCAA) requires member institutions to verify that student athletes have insurance coverage for athletically related injuries. This insurance coverage must be of equal or greater value than the deductible of the NCAA Catastrophic Injury Insurance Program (CIIP), which is currently \$90,000, and may be provided through parents' or guardians' insurance coverage, a students' personal insurance coverage, or the institution's insurance program.

For student athletes at Division I schools, plus student athletes at Division II or III schools participating in a Division I sport, the NCAA's Core Guarantees requires institutions to cover medical costs for an athletically related injury for at least two years after either graduation or separation from the institution, or until the student athlete qualifies for coverage under the CIIP, whichever occurs first.

Summary of Bill:

A governing board of a public four-year institution of higher education may make available, and pay the cost of, insurance for intercollegiate student athletes. Such insurance may cover student athletes currently enrolled at the institution and may also cover former student athletes if the institution's athletic associate determines by rule that such former student athletes are entitled to a period of posteligibility health care to address athletics-related injuries and conditions.

Appropriation: None.

Fiscal Note: Available.

Effective Date: The bill takes effect 90 days after adjournment of the session in which the bill is passed.

Staff Summary of Public Testimony:

(In support) Institutions of higher education are prohibited from paying the health insurance premiums for student athletes, yet the NCAA requires institutions to cover the medical costs of student athletes if the student's own medical plan doesn't cover the costs. At the University of Washington (UW), for example, 30 percent of student athletes are underinsured or uninsured. This means that the UW pays medical costs for these students out of pocket instead of purchasing health insurance plans. This bill will allow institutions to pay the insurance premiums for student athletes, which will better care for student athletes, predict ongoing expenses, and limit financial exposure with set premiums established with a third-party insurance company. This bill has no fiscal impact, but will instead save our institutions money with predictable premium amounts.

(Opposed) None.

Persons Testifying: Representative April Berg, prime sponsor; Joe Dacca, University of Washington; Michael Dillon, Senior Associate Athletic Director – Health & Performance - University of Washington; Chris Mulick, Washington State University; and Jonell Peterson, Washington State University.

Persons Signed In To Testify But Not Testifying: None.