

# SENATE BILL REPORT

## SB 5158

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As of January 16, 2025

**Title:** An act relating to student athlete insurance.

**Brief Description:** Concerning student athlete insurance.

**Sponsors:** Senators Valdez, Boehnke and Nobles.

**Brief History:**

**Committee Activity:** Higher Education & Workforce Development: 1/16/25.

**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 intercollegiate student athletes.
- Allows the insurance to cover currently enrolled student athletes and those entitled to a period of posteligibility health care to address athletics-related injuries and conditions.

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**SENATE COMMITTEE ON HIGHER EDUCATION & WORKFORCE DEVELOPMENT**

**Staff:** Benjamin Omdal (786-7442)

**Background:** Health Insurance Offered by Institutions of Higher Education. Under Washington law, the governing boards of any of the state's institutions of higher education may make available 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

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participating in studies or research outside of the United States.

Washington's 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. Beginning in 2024, the National Collegiate Athletics Association (NCAA) requires member institutions to provide medical care, including payment of out-of-pocket medical expenses, to a student athlete for athletically related injury incurred during the student athlete's involvement in intercollegiate athletics for the institution.

The period of care for such an injury must extend for at least two years following either graduation or separation from the institution, or until the student athlete qualifies for coverage under the NCAA Catastrophic Injury Insurance Program, 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.

This insurance may cover student athletes currently enrolled at the institution. In addition, the insurance may cover, more narrowly, former student athletes entitled to a period of posteligibility health care by the institution's athletic association to address athletics-related injuries and conditions.

**Appropriation:** None.

**Fiscal Note:** Available.

**Creates Committee/Commission/Task Force that includes Legislative members:** No.

**Effective Date:** Ninety days after adjournment of session in which bill is passed.

**Staff Summary of Public Testimony:** PRO: The bill would help ensure that there is a more solid policy in place to take care of our athletes. If our student athletes get hurt or have health issues, we want to make sure that they know that they are going to be taken care of and can seek the help that they need. About 35 percent of the University of Washington's student athletes come to the school uninsured or underinsured. This bill allows for universities to cover premiums for student athletes and have stable, dependable costs for medical care for student athletes. Having medical insurance could reduce long-term costs and would not cost the state money.

**Persons Testifying:** PRO: Senator Javier Valdez, Prime Sponsor; Joe Dacca, University of Washington; Chris Mulick, Washington State University.

**Persons Signed In To Testify But Not Testifying:** PRO: Erin O'Connell, Deputy Athletic Director & COO, UW Athletics; Jonell Peterson, Washington State University.