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HOUSE BILL 1639

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State of Washington

69th Legislature

2025 Regular Session

**By** Representatives Bernbaum, Macri, Reed, Doglio, Ormsby, Parshley, and Simmons

Read first time 01/28/25. Referred to Committee on Health Care & Wellness.

1 AN ACT Relating to requiring entities offering medicare advantage  
2 coverage in Washington to provide certain disclosures to consumers;  
3 and adding a new chapter to Title 19 RCW.

4 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

5 NEW SECTION. **Sec. 1.** (1) An entity offering medicare advantage  
6 coverage to Washington residents shall disclose the following  
7 information to enrollees and potential enrollees:

8 (a) The entity's claims denial rate expressed as a percentage;

9 (b) The percentage of denied claims granted upon appeal; and

10 (c) The process through which an enrollee may appeal a denial of  
11 coverage.

12 (2) The disclosures required in subsection (1) of this section  
13 must be made prior to enrollment and upon request after enrollment.

14 NEW SECTION. **Sec. 2.** The legislature finds that the practices  
15 covered by this chapter are matters vitally affecting the public  
16 interest for the purpose of applying the consumer protection act,  
17 chapter 19.86 RCW. A violation of this chapter is not reasonable in  
18 relation to the development and preservation of business and is an  
19 unfair or deceptive act in trade or commerce and an unfair method of

1 competition for the purpose of applying the consumer protection act,  
2 chapter 19.86 RCW.

3 NEW SECTION. **Sec. 3.** Sections 1 and 2 of this act constitute a  
4 new chapter in Title 19 RCW.

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