
SUBSTITUTE HOUSE BILL 2283

State of Washington

69th Legislature

2026 Regular Session

By House Health Care & Wellness (originally sponsored by Representatives Rule, Leavitt, Reeves, and Valdez)

READ FIRST TIME 02/03/26.

1 AN ACT Relating to establishing a medical loss ratio of at least
2 90 percent for health plans; and adding a new section to chapter
3 48.43 RCW.

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

5 NEW SECTION. **Sec. 1.** A new section is added to chapter 48.43
6 RCW to read as follows:

7 (1) For health plans issued or renewed on or after January 1,
8 2028, the medical loss ratio shall be at least 90 percent.

9 (2) The commissioner may require carriers to submit, in the form
10 and level of detail specified by the commissioner, information
11 regarding a carrier's calculation of medical loss ratios as part of a
12 carrier's health plan rate filings for plan years beginning on or
13 after January 1, 2027. Such information may include, but is not
14 limited to:

15 (a) A carrier's reimbursement, payments, or other remuneration to
16 a carrier's owned or affiliated health care providers, health care
17 facilities, health care benefit managers, or other entities;

18 (b) A carrier's use of nonclaims-based payments, such as
19 subcapitation or bundled payment methodologies; and

20 (c) A carrier's payments for quality improvement, risk
21 mitigation, and other incentive-based activities.

1 (3) The authority granted by this section does not modify or
2 limit the commissioner's rate review authority under RCW 48.43.733,
3 48.44.017, and 48.46.062.

4 (4) The commissioner may adopt any rules necessary to implement
5 this section.

6 (5) For the purposes of this section, "medical loss ratio" means
7 the same as in 45 C.F.R. Sec. 158.221 (2025) as of January 1, 2026.

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