
HOUSE BILL 2283

State of Washington

69th Legislature

2026 Regular Session

By Representatives Rule, Leavitt, Reeves, and Valdez

Prefiled 01/07/26. Read first time 01/12/26. Referred to Committee on Health Care & Wellness.

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 2027, the medical loss ratio shall be at least 90 percent.

9 (2) The commissioner may adopt any rules necessary to implement
10 this section.

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

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