

HEALTH INSURANCE REFORM

AN IMMEDIATE IMPACT ON WASHINGTON STATE FAMILIES

This bill will mean that this year in Washington state:

- Insurance companies will be required to permit young people to stay on family policies until age 26.
- Insurance companies will be required to cover preventive services with little or no cost sharing on the part of Washington state patients.
- Insurance companies will no longer be allowed to rescind existing health insurance policies when a person gets sick.
- Insurance companies will no longer be able to impose lifetime limits on benefits and unreasonable annual limits will be prohibited.
- Insurance companies will be required to report on their costs and on where premium dollars are being spent.
- Insurance companies will be required to provide immediate access to insurance for any child with a pre-existing condition (strengthens existing state law).
- Anyone with a pre-existing condition will be given access to affordable, quality health care (strengthens existing state law).
- Washington seniors who fall into the Medicare Part D “doughnut hole” will see immediate relief.
- Washington small business owners will qualify for the first phase of a tax credit program to make providing health insurance coverage more affordable. The credit is up to 35 percent of the employer’s contribution to provide health insurance for employees. There is also up to a 25 percent credit for small nonprofit organizations.
- Washington health insurance consumers will have access to streamlined and navigable assistance to help appeal services that have been denied or not covered adequately by insurance companies.
- Washington residents between ages 55-64 will benefit from a new reinsurance program that will allow insurance companies to provide increased access to affordable coverage for this pre-Medicare population. A population whose health insurance costs are typically high.
- Washington workers will benefit from a new National Commission to provide information and recommendations for improving and expanding the health care workforce.
- Washington taxpayers will benefit from enhanced screening procedures for health care providers to eliminate fraud and waste in the health care system.