

# HOUSE BILL REPORT

## HB 2445

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**As Reported by House Committee On:**  
Health Care

**Title:** An act relating to studying long-term care insurance costs.

**Brief Description:** Studying long-term care insurance costs.

**Sponsors:** Representatives Darneille, Campbell, Jarrett, Gombosky, Lovick, Ogden, Pflug and Haigh.

**Brief History:**

**Committee Activity:**

Health Care: 2/1/02, 2/7/02 [DPS].

**Brief Summary of Substitute Bill**

- Requires the Office of the Insurance Commissioner to study the availability and affordability of liability insurance for long-term care residential providers, and long-term care insurance coverage of residential care services for individuals.

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### HOUSE COMMITTEE ON HEALTH CARE

**Majority Report:** The substitute bill be substituted therefor and the substitute bill do pass. Signed by 6 members: Representatives Cody, Chair; Schual-Berke, Vice Chair; Conway, Darneille, Edwards and Ruderman.

**Minority Report:** Do not pass. Signed by 5 members: Representatives Campbell, Ranking Minority Member; Alexander, Ballasiotes, Benson and Skinner.

**Staff:** Dave Knutson (786-7146).

**Background:**

Adult family home, boarding home, and assisted living providers are reporting large increases in the cost of liability insurance. Some residential care services are not covered by long-term care insurance.

**Summary of Substitute Bill:**

The Office of the Insurance Commissioner is required to study the availability and affordability of liability insurance for adult family home, boarding home, nursing home, and assisted living providers. The office will also study the extent to which long-term care insurance covers residential care services.

**Substitute Bill Compared to Original Bill:**

Nursing homes are added to the list of providers included in the study. An appropriation of \$300,000 is provided to the insurance commissioner to conduct the studies.

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**Appropriation:** \$300,000 from the insurance commissioner's regulatory account.

**Fiscal Note:** Available.

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

**Testimony For:** The cost of liability insurance is a major problem for residential providers of long-term care.

**Testimony Against:** None.

**Testified:** Janet Rhode, Washington State Residential Care Council; David Rosenfeld, Center for Long-term Care Financing; Bill Day, Rowena Trim, and Richard Moore, Adult Family Home Association; Audrey Woodin; Mike Neeld, Washington Health Care Association; and Michael Ferreira, NorALFA.