

2019 Legislative Agenda

Surprise billing

This legislation will stop patients from getting an additional bill, after the patient's health plan has paid the normal rate and the patient has paid their portion (such as a co-pay) when they receive medical care for an emergency at an out-of-network emergency room and when they have an approved surgery at an in-network hospital or surgery center but receive services, such as anesthesiology, radiology or lab services, from a provider who is out-of-network.

Disaster resiliency working group

This legislation will create a work group composed of legislators, state agencies, insurance companies and other key stakeholders to review and make recommendations on how to best coordinate and improve disaster resiliency work in Washington state, including possibly creating a central place for coordination and planning.

Medicare access and CHIP Reauthorization Act of 2015 (MACRA)

This legislation will align Washington law with recent changes in the Medicare and Children's Health Insurance Program (CHIP) statutes, which seek to prevent overutilization of services. Washington must have these changes in place by January 1, 2020. The two key changes are:

1. As of January 1, 2020, new enrollees will no longer be able to purchase a Medicare Supplement Plan which provides coverage for the Part B deductible. This does not impact existing enrollees.
2. Allow but not require companies to offer a new Plan G with a High Deductible option. Currently, only Plan F has an additional High Deductible option.

Criminal Investigations Unit (CIU) Separate Funding

This legislation will create a dedicated funding stream for the Office of the Insurance Commissioner's (OIC) Criminal Investigation Unit (CIU), who are charged with investigating and preventing insurance fraud. The legislation will also increase that funding to allow CIU to keep up with the increasing amount of fraud referrals by adding six new staff. The funding will be provided by dedicating a portion of the premium surcharge already collected by the OIC for CIU's exclusive use.

NAIC Cybersecurity Model Law

This legislation will adopt the National Association of Insurance Commissioners (NAIC) model law on insurance cybersecurity. The model law creates a minimum standard insurance companies must meet to protect sensitive data from cyber-attacks.