

## Insurance Commissioner Mike Kreidler's 2010 Legislative Agenda – November 17, 2009

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<b>Health Insurance</b>	
<a href="#"><u>Conversion coverage after employer cancellation</u></a>	<p>Establishing that the 31 day period when conversion coverage is available to someone whose employer provided small group plan is cancelled begins when the employee is notified of the cancellation. The conversion eligibility period currently begins on the date the plan is terminated. This will prevent employees learning of the cancellation too late to qualify for a conversion policy.</p>
<a href="#"><u>Emergency services definition</u></a>	<p>Amend the definition of “emergency services” in 48.43.005 to remove the requirement that such services must be provided in an emergency room.</p> <p>The law currently requires that emergency services covered as such by insurance must be received in a hospital emergency room. Urgently needed services provided during a sudden medical emergency in other parts of a hospital don't qualify as “emergency services” and may be compensated at lower, out of network rates. The same applies to services provided by EMTs prior to arrival.</p> <p>As a result, consumers may later find they owe unexpected amounts out of pocket after receiving emergency care.</p>
<a href="#"><u>Guaranteed health benefit Plan</u></a>	<p>A health plan for all Washington residents, covering basic preventive care and full protection from catastrophic medical costs, defined as charges exceeding \$10,000 per year. Private health insurance companies would continue to provide coverage for expenses up to \$10,000.</p>

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<b>Property and Casualty Insurance</b>	
<a href="#">Credit scoring</a>	Prohibiting the use of credit history, education, and income for rating and underwriting personal insurance.
<a href="#">Medical liability claim reporting</a>	Adding enforcement provisions to existing laws requiring the reporting of medical malpractice claim activity.
Joint Underwriting Associations	Granting the Commissioner the authority to establish joint underwriting associations when insurance becomes unavailable due to market contraction or collapse.
<b>Licensing and Administration</b>	
Producer licensing – interstate reciprocity	Aligning Washington law regarding fingerprinting and bonding of out-of-state insurance producers by recognizing the process undertaken by the producer's home state as valid here. This will put us on the same footing as all other states.
<a href="#">Crop adjuster licensing</a>	Complying with an order by a USDA sub-agency requiring separate licensing of crop adjusters. Washington and 14 other states must adopt such laws to avoid federal preemption.
<a href="#">Insurer receiverships</a>	Establishing that receiverships are agents of the courts, giving the court of jurisdiction authority over matters of confidentiality of business records.

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2010 Technical Bill – <a href="#">Full Text of Technical Bill</a>	
Issues	Description
<a href="#">Drafting error correction – 2009 Emergency Powers Legislation</a>	RCW 48.02.060 (1)(4)(c) reads “Temporary postponement of cancellations and renewals;” “renewals” should be “non-renewals.”
<a href="#">Charitable gift annuities – annual reporting on fiscal basis.</a>	<p>Changing basis of annual reporting and supporting actuarial by Charitable Gift Annuities (CGAs) to prior the fiscal year.</p> <p>Reports following the end of the fiscal year will always contain information of the same currency. The work of analyzing reports will be distributed evenly across the year, allowing for more predictability in OIC resource allocation. Also, since some existing CGA examination requirements are based on fiscal year data, we’ll eliminate extra data collection for our examiners and extra reporting for the industry. CGAs already make financial statements on a fiscal year basis, so this proposal should reduce their operating expenses.</p>
<a href="#">Drafting error correction – Medicare Supplemental Coverage “F”</a>	Restoring plan “F,” inadvertently deleted from the 2009 technical bill.

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<a href="#">Drafting error correction – 2009 discount health plan</a>	2009's SSB 5480 Section 3. (5)(b)(iii) Marketers who market the discount plans of discount plan organizations which are licensed under (( <del>the</del> )) <u>this</u> chapter as long as all written communications of the marketer in connection with a discount plan clearly identify, etc.”
<a href="#">Discount health plan license renewal date</a>	Changing the licensing renewal date to July 1, when all other limited licenses renewals come due.
<a href="#">Life settlements licensing fee deposit</a>	Life settlement licensing fees to deposited general fund (currently deposited to regulatory acct).
<a href="#">Notification of service of process</a>	Allow the commissioner to convey process served upon him as attorney-in-fact to defendants via email.