

RULE-MAKING ORDER PERMANENT RULE ONLY

CR-103P (December 2017) (Implements RCW 34.05.360)

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DATE: October 28, 2021

TIME: 12:57 PM

WSR 21-22-057

Agency: Office of the Insurance Commissioner
Effective date of rule: Permanent Rules □ 31 days after filing. □ Other (specify) (If less than 31 days after filing, a specific finding under RCW 34.05.380(3) is required and should be stated below)
Any other findings required by other provisions of law as precondition to adoption or effectiveness of rule? ☐ Yes ☑ No If Yes, explain:
Purpose : The existing language in WAC 284-43-8130 includes an outdated reference to a WAC section that was recodified, so that reference needs to be replaced with the updated WAC section number. Insurance Commissioner Matter R 2021-21.
Citation of rules affected by this order: New: Repealed: Amended: WAC 284-43-8130 Suspended:
Statutory authority for adoption: 48.02.060 and 48.43.733
Other authority:
PERMANENT RULE (Including Expedited Rule Making) Adopted under notice filed as WSR 21-17-128 on 8/17/21 (date). Describe any changes other than editing from proposed to adopted version: None
If a preliminary cost-benefit analysis was prepared under RCW 34.05.328, a final cost-benefit analysis is available by contacting:
Name: Address: Phone: Fax: TTY: Email: Web site:
Other:

Note: If any category is left blank, it will be calculated as zero. No descriptive text.

Count by whole WAC sections only, from the WAC number through the history note.

A section may be counted in more than one category.

The number of sections adopted in order to comply with:					
Federal rules or standards:	New	Amended	Repealed		
Recently enacted state statutes:	New	Amended	Repealed		
The number of sections adopted at the request of a	a nongovern	mental entity:			
	New	Amended	Repealed		
The number of sections adopted on the agency's o	own initiative	:			
	New	Amended	1 Repealed		
The number of sections adopted in order to clarify	, streamline,	or reform agency pro	ocedures:		
	New	Amended	Repealed		
The number of sections adopted using:					
Negotiated rule making:	New	Amended	Repealed		
Pilot rule making:	New	Amended	Repealed		
Other alternative rule making:	New	Amended	1 Repealed		
Date Adopted: October 28, 2021	Signa	ture:			
Name Mike Kraidler		mlL	- 10		

Date Adopted: October 26, 2021	
Name: Mike Kreidler	Mile Kreidle
Title: Insurance Commissioner	01/01/02 13

- WAC 284-43-8130 Association health plan compliance with statutory or regulatory changes. (1) Issuers must file a group health plan, other than a small group health plan, rate and form filing as provided in RCW 48.43.733. An issuer offering plans through an association or member-governed group must implement all new applicable federal or state health plan market requirements when they become effective. Replacement requirements for this section apply based on whether the purchaser is classified as an individual, small group, or large group purchaser. These requirements also apply to employer member groups of less than two or to individual member purchasers.
- (2) An issuer providing plans of the type referenced in subsection (1) of this section must discontinue a noncompliant plan, and offer replacement plans effective on the renewal date of the master group contract for large groups, and on the group's anniversary renewal date for nongrandfathered small group and individual plans.
- (3) If the association is a large group as defined in WAC ((284-43-0330(1) [284-43-8140(1)])) 284-43-8140(1), the same renewal date must apply to all employer members and individual employer members, and the replacement coverage must take effect on the same date for each participant. The purchaser's anniversary date must not be used in lieu of this uniform renewal date for purposes of discontinuation and replacement of noncompliant coverage.
- (4) If the association is not a large group as defined in WAC ((284-43-0330(1) [284-43-8140(1)])) 284-43-8140(1), and the master group contract and an employer member's contract do not have the same renewal date, an issuer must provide notice of the discontinuation and replacement of the plan to the affected employer member or plan sponsor, and each enrollee in the affected employer member plan, not fewer than ninety days prior to the employer member's anniversary renewal date.
- (5) If an issuer does not have a replacement plan approved by the commissioner to offer in place of a discontinued plan, the issuer must assist each enrollee in identifying a replacement option offered by another issuer.
- (6) For purposes of this section, "purchaser" means the group or individual whose eligibility for the plan is based in whole or in part on membership in the association or member-governed group.
- (7) For purposes of this section, the "anniversary renewal date" means the initial or first date on which a purchasing group's health benefit plan coverage became effective with the issuer, regardless of whether the issuer is subject to other agreements, contracts or trust documents that establish requirements related to the purchaser's coverage in addition to the health benefit plan.
- (8) An issuer must not adjust the master contract renewal or anniversary date to delay or prevent application of any federal or state health plan market requirement.

[1] OTS-3249.1