

DIGEST: Requires the state health benefit exchange, in consultation with the insurance commissioner, the state health care authority, an independent actuary, and other stakeholders, to establish up to three standardized health plans for each of the bronze, silver, and gold levels. Requires the state health care authority, in consultation with the state health benefit exchange, to contract with one or more health carriers to offer silver and gold qualified health plans on the state health benefit exchange for plan years beginning in 2021. Requires the state health benefit exchange, in consultation with the state health care authority and the insurance commissioner, to develop a plan to implement and fund premium subsidies for individuals whose modified adjusted gross incomes are less than five hundred percent of the federal poverty level and who are purchasing individual market coverage on the exchange. Exempts the following from disclosure under the public records act: Data submitted by health carriers to the state health benefit exchange for establishing standardized benefit plans.

- Talking Points

- Governor Inslee has proposed legislation to require a standardized public option health insurance plan in the Washington State Health Benefit Exchange.
- The exchange is designed to allow patients to purchase health insurance plans using taxpayer subsidies in the individual market.
- Since 2014, the exchanges in Washington state and nationally have suffered from adverse patient selection leading to instability in the exchanges.
- HB 1523 and SB 5526 would impose a public option in the Washington State Health Benefit Exchange and would ban private insurance in the Exchange by 2025. A public option is a health insurance plan that is designed by government bureaucrats and largely financed by taxpayers.
- Provider payments would be at Medicare rates, which are too low to provide timely access for patients to health care, resulting in waiting lists.
- Many politicians want government-imposed, universal health insurance coverage. Just having insurance, however, does not equate to timely access to health care and treatments.
- The public option is an incremental step toward a single-payer health care system.
- Without a fiscal note, the cost of these bills is unknown to Washington state taxpayers.
- The bill would form a workgroup with consumers, health-care providers, insurance companies and others to study how a universal health-care system could be created here.
 - The workgroup wouldn't have to report its recommendations until November 2020, after that year's elections. Lawmakers would then have to figure out how to pay for the program, which could be prohibitively expensive
 - "Pass the bill mandating a public option, then figure out how to pay for it"