

# SENATE BILL REPORT

## SB 6346

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As of January 25, 1996

**Title:** An act relating to health plan disclosure requirements.

**Brief Description:** Establishing health plan disclosure requirements.

**Sponsors:** Senators Kohl, Quigley, Wood, Franklin and Thibaudeau.

**Brief History:**

**Committee Activity:** Health & Long-Term Care: 1/26/96.

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### SENATE COMMITTEE ON HEALTH & LONG-TERM CARE

**Staff:** Wendy Saunders (786-7439)

**Background:** The health care delivery system is changing rapidly. Consumers need to know which options for patient care exist when selecting health plans. Patients frequently lack information necessary to make informed choices about the health plans they select. Concern exists that many consumers are unaware of which health care services are covered in their plans and which benefits are excluded until the time that services are needed.

It has been suggested that consumers have difficulty obtaining detailed information and understanding the language used in their health care policies.

**Summary of Bill:** All health plans must provide enrollees with information about plan coverage and benefits. This information must include coverage principles and exclusions or restrictions to coverage that may exist.

Information on evaluation and treatment policies and other specific conditions must be made available upon request.

The information must be presented in a form that is easily understandable. The information is to be available before enrollment in the plan and upon request after enrollment.

**Appropriation:** None.

**Fiscal Note:** Requested on January 17, 1996.

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