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HOUSE BILL 1216

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State of Washington                      54th Legislature                      1995 Regular Session

By Representatives Dyer, Backlund, Huff and L. Thomas

Read first time 01/17/95. Referred to Committee on Health Care.

1            AN ACT Relating to prohibiting premium increase caps for long-term  
2 care insurance; amending RCW 48.84.030; and declaring an emergency.

3 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

4            **Sec. 1.** RCW 48.84.030 and 1986 c 170 s 3 are each amended to read  
5 as follows:

6            (1) The commissioner shall adopt rules requiring reasonable  
7 benefits in relation to the premium or price charged for long-term care  
8 policies and contracts which rules may include but are not limited to  
9 the establishment of minimum loss ratios.

10           (2) In addition, the commissioner may adopt rules establishing  
11 standards for long-term care coverage benefit limitations, exclusions,  
12 exceptions, and reductions and for policy or contract renewability.  
13 The commissioner shall not establish maximum levels of increases in the  
14 amount of the premium.

15           NEW SECTION.    **Sec. 2.** This act is necessary for the immediate  
16 preservation of the public peace, health, or safety, or support of the

1 state government and its existing public institutions, and shall take  
2 effect immediately.

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