

# FINAL BILL REPORT

## SB 6405

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Synopsis as Enacted

**Brief Description:** Addressing the civilian health and medical program for the veterans affairs administration.

**Sponsors:** Senators Benton, Roach, McCoy, O'Ban, Angel and Conway.

**Senate Committee on Financial Institutions & Insurance**  
**House Committee on Business & Financial Services**

**Background:** The federal Department of Veterans Affairs offers a health benefits program, the Civilian Health and Medical Program, commonly called CHAMPVA. The CHAMPVA shares the cost of certain health care services and supplies with eligible beneficiaries, with reimbursement for most medical expenses including inpatient, outpatient, mental health, prescription medication, skilled nursing care, and durable medical equipment.

Eligible beneficiaries include the spouse or widow or widower and the children of a veteran who:

- is rated permanently and totally disabled due to a service-connected disability;
- was rated permanently and totally disabled due to a service-connected condition at the time of death;
- died of a service-connected disability; or
- died on active duty, and the dependents are not eligible for Department of Defense Tricare benefits.

Supplemental insurance policies are available to offset some or all out-of-pocket costs. The supplemental insurance policies are sold by private insurance carriers, and a variety of carriers offer policies across the country, but policies are not currently available in Washington State. Current insurance law allows for the supplemental policies.

**Summary:** The CHAMPVA is included in the definition of "group disability insurance" and excluded from the definition of a "health plan". The CHAMPVA may be offered to a qualified Washington resident under a group disability policy.

**Votes on Final Passage:**

Senate	49	0
House	97	0

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*This analysis was prepared by non-partisan legislative staff for the use of legislative members in their deliberations. This analysis is not a part of the legislation nor does it constitute a statement of legislative intent.*

**Effective:** June 9, 2016