

2016 legislative priorities

Ending emergency department surprise billing

This bill would protect consumers from being balance-billed by their insurance company for covered emergency department services they receive at an in-network hospital. If they receive emergency care at a hospital that is in their plan's network, but the provider is out of their network, the consumer will not pay more than if the provider was in-network.

Medical providers would be able to negotiate with the health insurers above the insurer's usual out-of-network rate and any disputes between the two parties would be settled through arbitration.

Registration of Third Party-Administrators (TPAs) and benefits managers

This bill requires all third-party administrators, including benefit managers, to register with the Office of the Insurance Commissioner and to share what services they are providing and who they are providing them to.

Standard Valuation and Standard Nonforfeiture Model Act - [SB 5180 \(leg.wa.gov\)](http://leg.wa.gov)

Principles-based reserving (PBR) modernizes life insurance reserve requirements. The model act is part of the National Association of Insurance Commissioner's (NAIC) accreditation standards and has been adopted by 39 states to date, including California. Once it is adopted by at least 42 states representing 75 percent of U.S. premium, it will be required for accreditation by the NAIC.

Principles-based reserving has three components: The Model Standard Law, amended in 2009, the Standard Nonforfeiture Law for Life Insurance, amended in 2012 and the valuation manual, adopted in 2012.

Principles-based reserving:

- Allows companies to use the actual experience of policyholders rather than a formulaic table when calculating statutory claims reserves (claims liabilities).
- Gives companies more flexibility.
- Benefits consumers because as costs are more accurately determined based on experience, it may lead to lower costs and innovative products.

Maintaining confidentiality of provider agreement

compensation exhibits

Under state law, ([RCW 48.43.730](#)) (www.leg.wa.gov), provider compensation exhibits are confidential and not subject to public disclosure if filed correctly under the Office of the Insurance Commissioner's filing instructions. This law sunsets on July 1, 2017. The proposed bill would remove the sunset provision and allow correctly filed compensation exhibits to remain confidential.

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