

Washington State National Organization for Women

Health Care Insurance

Assure equal access to quality affordable and accessible health care services for women and children.

As of September 1999, Premera Blue Cross, Regence Blue Shield and Group Health Cooperative stopped enrollment in their individual health-insurance plans. This decision has left 31 of Washington's 39 counties without access to any individual health-insurance policies. People already covered with insurance by these three companies will continue to receive coverage.

Since 1993, "guaranteed issue" rules have been in effect. A health insurance company carrier cannot deny coverage to an individual based on his or her health status.

- Pre-existing conditions - restricted the waiting period that insurers could impose for treatment of pre-existing conditions to three months.
- Portability - made it easier for people to maintain health coverage when they switch jobs. If an individual had coverage for the three months before they purchased an individual insurance policy or changed plans, they don't face a waiting period at all.
- Guaranteed renewability - your health insurance can only be canceled if you stop paying your premium.

Insurance carriers argue that the rules guaranteeing access to health care insurance allow people to purchase insurance when they are sick and drop it when they get better. According to the insurance industry, this has accelerated the so-called "death-spiral" in the individual health insurance market. Yet states that don't have the consumer protections cited above are also reporting difficulties in their individual insurance markets.

Any revisions to the state's health care policies regarding access to health care through the individual insurance market should not be discriminatory in its impact on women and Children. WA State NOW supports the following principles to guide policy decisions for a "market" solution to the state's problems in the individual market:

- Health care through private and public insurance options must be available for individuals and small groups in the state of Washington.
- Insurance products must be understandable and accessible to consumers
- Offered products should be affordable and meet the needs of consumers
- Proposed solutions should focus on coverage for people who are above 200% of the federal poverty level. People who are below this level are eligible for the state's Basic Health Plan and Medicaid. And beginning in January 2000, children in families with an income up to 250 percent of the federal poverty level are eligible for Children's Health Insurance Program.
- Mechanisms should be created to offer reasonable and affordable coverage for all people with preexisting conditions.
- Proposed solutions need to provide a stable environment for the private insurers to conduct business throughout the state, but also ensure health coverage in areas of the state where private insurers choose not to offer plans.
- The insurance pool should be as large as possible and incorporate the small group market, individual insurance and subsidized insurance.
- Healthy families are a priority for Washington State's citizens. Maternity coverage is a critical part of assuring healthy mothers and children. In order to spread the risk associated with maternity costs, maternity coverage must be required.