

Executive Summary: Health Impact Review of SB 5526

Increasing the availability of quality, affordable health coverage in the individual market (2019 Legislative Session)

Evidence indicates that SB 5526 has the potential to increase enrollment in health insurance and enrollment in an affordable health insurance option, which may increase access to and use of health services, improve health outcomes, and decrease health inequities by socioeconomic status, geography, gender identity, and race/ethnicity; however, SB 5526 has the potential to increase health inequities by immigration status.

BILL INFORMATION

Sponsors: Frockt, Cleveland, Kuderer, Randall, Keiser, Dhingra, Conway, Wellman, Darneille, Hunt, Hobbs, Das, Lias, Nguyen, Pedersen, Rolfes, Saldaña, Van De Wege

Summary of Bill:

- Requires Washington Health Benefit Exchange to establish up to three standardized health plans at each of the bronze, silver, and gold levels.
- Requires Health Care Authority to contract with one or more health carriers to offer standardized qualified health plans on the Exchange at Medicare rates.
- Requires Health Benefit Exchange to develop a plan to implement and fund premium subsidies for individuals purchasing coverage on the Exchange.

HEALTH IMPACT REVIEW

Summary of Findings:

This Health Impact Review focused on the provision in SB 5526 related to offering standardized qualified health plans on the Exchange at Medicare rates. It found the following evidence:

- We made an **informed assumption** that offering new standardized qualified health plans at Medicare rates will increase enrollment in health insurance and enrollment in an affordable health insurance option. Since no other state has implemented this policy option, there is no published research evaluating the impact of a state offered option on enrollment. This informed assumption is based on conversations with key informants and a 2017 study of Washington State's private insurance market.
- **Very strong evidence** that enrollment in health insurance would improve health outcomes.
- **Very strong evidence** that enrollment in health insurance or enrollment in an affordable health insurance option would increase access to and use of healthcare services.
- **Very strong evidence** that increased access to and use of healthcare services would improve health outcomes.
- **Very strong evidence** that improved health outcomes would *decrease* health inequities by socioeconomic status, geography, gender identity, and race/ethnicity.
- **Strong evidence** that improved health outcomes would increase health inequities by immigration status.

FULL REVIEW

For review methods, logic model, strength-of-evidence analyses, and citations of empirical evidence refer to the full Health Impact Review at:

<https://sboh.wa.gov/Portals/7/Doc/HealthImpactReviews/HIR-2019-12-SB5526.pdf>

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