

SUBJECT: Requiring insurers to cover childhood immunizations

COMMITTEE: Insurance— favorable, without amendment

VOTE: 9 ayes — Smithee, Van de Putte, Averitt, Bonnen, Burnam, Eiland, G. Lewis, Olivo, Wise

0 nays

SENATE VOTE: On final passage, March 18 — 31-0

WITNESSES: None

DIGEST: SB 172 would require certain insurance policies to cover standard immunizations for covered children from birth to age six. The immunizations could not be subject to a deductible, copayment or coinsurance requirement. Another service provided at the same time as the immunization would be subject to deductible, copayment or coinsurance requirements of the policy. The bill would not apply to policies that generally do not provide well-child health care coverage, such as long-term care insurance and credit insurance.

SB 172 would take effect September 1, 1997, and apply to a health benefit plan that is delivered, issued for delivery or renewed on or after January 1, 1998.

SUPPORTERS SAY: SB 172 would provide an incentive for parents to have their children immunized by ensuring that they would have no out-of-pocket expenses for the immunizations. Even if a health insurance policy covers immunizations, parents of healthy children may not be able to afford immunizations because they have met their policy deductible or they cannot afford the copayment. SB 172 would ensure that every child can get the benefit of this critical preventive health measure.

SB 172 would speed up a trend toward providing coverage for childhood immunizations. While most policies now provide this coverage, many still do not. Any additional expenses incurred by insurers would be offset by the public and individual health benefits of children being immunized.

**OPPONENTS
SAY:**

SB 172 may raise the cost of insurance coverage because of the additional expense of paying for immunizations. This increased cost could lead employers to reduce or eliminate health insurance coverage for their employees.