
New Exemptions for the Standard Health Questionnaire effective July 26, 2009

ESHB 1401, effective July 26, 2009, amends and provides additional exceptions to the authority of health carriers to require applicants for individual health policies to complete the Standard Health Questionnaire (SHQ).

To implement the new law, the WSHIP Board of Directors, with input from the Office of the Insurance Commissioner, approved a revision to the introductory part of the SHQ. This list of exemptions requires applicants to answer a set of "Yes / No" questions that allow health carriers to determine whether an exemption applies. The SHQ has not changed, otherwise.

The new exemptions, as listed in the SHQ for use **on or after July 26, 2009**, are:

- "Are you applying for individual health coverage within 90 days of terminating your COBRA coverage and you had at least 24 months of continuous group coverage prior to termination? (Not applicable to BHP applicants.)"
- "Are you applying for individual health coverage within 90 days of an event which qualifies you for COBRA, and you had at least 24 months of continuous group coverage prior to such event but you choose not to take COBRA coverage? (Not applicable to BHP applicants.)"

Where to direct questions about the new exemptions provided by ESHB 1401:

Beyond providing the new version of the SHQ for use July 26, 2009, WSHIP does not have the responsibility or authority to instruct or advise agents or health carriers on implementation of the new law. If you have questions, they should first be directed to the individual carriers to whom your clients are applying. If you need further clarification, you can call the Office of Insurance Commissioner Consumer Hotline, **1-800-562-6900**.

IMPORTANT:

There are three versions of the Standard Health Questionnaire posted on the WSHIP website:

- Standard Health Questionnaire dated April 1, 2008, for use *prior to July 26, 2009 for coverage that begins prior to October 1, 2009;*
- Standard Health Questionnaire dated April 1, 2008, for use *as of July 26, 2009 also for coverage that begins prior to October 1, 2009;*
- Standard Health Questionnaire for use with coverage that begins *on or after October 1, 2009.* (This is the SHQ recertified by the WSHIP Board of Directors May 21, 2009. A 90-day public notice period, as required by law, began May 25. Health carriers will begin using the recertified SHQ in August for October 1, 2009 or later, dates of coverage.)