

# R 2021-01 Implementation credits: Specifying health carriers as a permissible entity in WAC 284-30-595

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Second Stakeholder Draft | March 9, 2021

Comments due to OIC at [rulescoordinator@oic.wa.gov](mailto:rulescoordinator@oic.wa.gov) by March 19<sup>th</sup>, 2021

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## **WAC 284-30-595 Unfair practices regarding documented expenses for implementation credits.**

Under RCW 48.30.140 and 48.30.150, an insurer and health carrier may issue payment to offset a documented expense that is incurred by a group policyholder ~~policy holder~~ in changing coverages from one insurer or health carrier to another ~~while transferring from one policy to another policy~~ provided that the insurer and health carrier maintains evidence of the documented expense for three years from the date of the expense. An insurer and health carrier will describe in the policy or in any such filing with the commissioner that the payment made to the group policyholder ~~policy holder~~ will not exceed the amount of the documented expenses.

(1) The failure to maintain and document an expense incurred by a group policyholder ~~policy holder~~ constitutes an unfair trade practice and is a violation of this chapter.

(2) Upon the commissioner's request, the insurer and health carrier must provide proof of a documented expense in the form of paper or electronic copy.

(3) The definitions in this subsection apply throughout this section unless the context clearly requires otherwise.

(a) "Insurer" has the same meaning as in RCW 48.01.050

(b) "Health carrier" has the same meaning as in RCW 48.43.005