

Initiatives No. 1436

June 29, 2021

BILL REQUEST - CODE REVISER'S OFFICE

BILL REQ. #: I-4268.1/21

ATTY/TYPIST: MW:eab

BRIEF DESCRIPTION:

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AN ACT Relating to all Washington workers having the choice to opt in or out of the state's long-term care insurance scheme; adding a new section to chapter 50B.04 RCW; creating new sections; and repealing RCW 50B.04.085 and 50B.04.090.

BE IT ENACTED BY THE PEOPLE OF THE STATE OF WASHINGTON:

NEW SECTION. **Sec. 1.** INTENT. The state of Washington's government-operated long-term care insurance scheme has too many conditions and restrictions to propose good value to working people and families in the state. More troubling still, the scheme is actuarially unsound, which means the moneys the state deducts from workers' paychecks are not enough to cover the scheme's overhead, operating costs, and benefits obligations. In short, the scheme is a bad deal and working people in Washington should have the ability to opt out of it. This initiative provides all Washington workers that reasonable option.

NEW SECTION. **Sec. 2.** A new section is added to chapter 50B.04 RCW to read as follows:

An employee in Washington must elect to keep coverage under RCW 50B.04.080. If an employee has elected coverage under this section, the employee must also have the option to opt out at any time for any reason the employee deems necessary. The employment security department shall adopt rules to implement this section.

NEW SECTION. **Sec. 3.** The following acts or parts of acts are each repealed:

(1) RCW 50B.04.085 (Premium assessment—Exemptions) and 2021 c 113 s 5 & 2020 c 98 s 7; and

(2) RCW 50B.04.090 (Election of coverage—Self-employed persons) and 2021 c 113 s 6, 2020 c 98 s 5, & 2019 c 363 s 10.

NEW SECTION. **Sec. 4.** This act may be known and cited as the opt out of state-run long-term care insurance act.

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