



## Washington State Senate

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**Senator Jerome Delvin**  
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June 18, 2009

Robert S. Welk  
1030 N Center Parkway Suite 120  
Kennewick, WA 99336

Good Afternoon,

Thank you for the opportunity to work with you over this past year on SB5480, Discount Healthcare Insurance plans. Thanks to your efforts Robert, June 18, 2008 was a red letter day for our Washington States' consumers. Exactly one year ago, you sent your first contact to my office voicing concerns about the need for a policy change to bring such plans under regulatory authority similar to that of insurers.

On April 22, 2009, Governor Gregoire signed your bill, SB5480 into law which adds a new chapter to Title 48 RCW, requiring discount plans to obtain a license from the Office of the Insurance Commissioner in order to do business in Washington.

Congratulations. You made the difference!

I was proud to represent you in the Legislature.

Respectfully,

A handwritten signature in black ink that reads "Jerome Delvin".

JEROME DELVIN  
SENATOR  
8<sup>th</sup> District

Enclosure, bill signing photo



# SENATOR JEROME DELVIN

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## **For Immediate Release:**

April 14, 2009

## **For Interview Contact:**

Sen. Jerome Delvin (360) 786-7614

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## **Delvin bill to stop health insurance scammers passed by Legislature**

**OLYMPIA...**In response to a constituent's personal story, [Sen. Jerome Delvin](#), R-Richland, introduced a consumer protection bill that allows the [Office of the Insurance Commissioner](#) to regulate discount health plans. The measure won legislative approval Monday through a vote by the House of Representatives.

"This is a victory for every consumer," Delvin said. "Many of these so-called discount health plans sell what appears to be health insurance coverage, but what is actually discount rates from a few providers. Consumers are duped into thinking they're getting low-cost health insurance only to learn their providers don't accept it or the services they need are not covered. It's simply unfair, and now it's going to stop."

[Senate Bill 5480](#) will require discount health plans, typically offered on radio, TV and the Internet, to be licensed by Washington's insurance commissioner. The companies will be required to submit an annual financial statement, a list of providers, and details of exactly how their plans work. Each plan must also reveal the number of members it serves and exactly how it handles complaints.

"I am ecstatic this bill passed," said Robert S. Welk, the insurance agent specializing in health care who first contacted Delvin. "People depend on reliable health care and it's tragic to see them manipulated by unscrupulous companies. I ran into that all the time and finally approached Senator Delvin about it. This new law will save people a lot of heartache."




"Robert's story was not an isolated incident," Delvin said. "The insurance commissioner has received more than 400 consumer complaints on discount health plans. I'm delighted to report the party's now over for these discount insurance scammers."

With this legislation, discount health plans must now produce marketing materials clearly stating what they offer and where consumers can use the services. They must also provide a toll-free number, a Web site and an updated list of providers who accept their plan.

SB 5480, passed overwhelmingly by the Senate on March 9, continues to the governor and will become law this summer.

*Sen. Delvin represents the 8<sup>th</sup> Legislative District, which includes  
Richland, Kennewick, Benton City and Prosser.*

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