

REVENUE: No revenue impact

FISCAL: Minimal fiscal impact, no statement issued

Action: Do Pass as Amended and Be Printed Engrossed
Vote: 9 - 1 - 0
Yeas: Barton, Cowan, Gilliam, Krieger, Matthews, Riley, Tomei, Wingard, Holvey
Nays: Weidner
Exc.: 0
Prepared By: Victoria Cox, Administrator
Meeting Dates: 3/9, 3/18

WHAT THE MEASURE DOES: Modifies amount of reimbursement due personal injury protection provider when total benefits exceed damages. Extends coverage for medical expenses from one year to two years from date of injury.

ISSUES DISCUSSED:

- Paying the insured before the insurer
- Potential premium increases
- Economic vs. non-economic damages
- Extension of medical coverage
- Other states using the same model

EFFECT OF COMMITTEE AMENDMENT: Extends coverage for medical expenses from one year to two years from date of injury.

BACKGROUND: Current law allows insurance companies to collect personal injury protection payments before the insured. HB 2325-A requires the insured to be compensated first, and also extends the period following an accident in which medical expenses are covered to two years without increasing the maximum amount the insured may recover.

Washington, which mandates such coverage for three years following injury, is an example of other states with longer coverage periods.