

WYOMING DEPARTMENT OF INSURANCE
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*****FOR IMMEDIATE RELEASE*****

CHEYENNE ----- Wyoming Insurance Commissioner Tom Glause announced today that the Wyoming Legislature's HB0007 regarding amendments to the Wyoming Health Insurance Pool (WHIP) was signed into law by Governor Mark Gordon on February 14. Glause commented, "While most people know February 14 as Valentine's Day, it is also National Organ Donor's Day. There is a sweet irony that this bill was signed today since one of the key elements of this legislation is that it allows the WHIP program to include transplants which previously had been excluded under this program."

The Wyoming Health Insurance Pool (WHIP) was established by the Wyoming Legislature in 1990 to provide a basic level of health insurance for residents with uninsurable or pre-existing health conditions who were unable to obtain health insurance, or to obtain health insurance at an affordable rate. The Pool had two plans: one offering major medical insurance, and the other offering coverage similar to a Medicare supplement plan.

Since passage of the Affordable Care Act (ACA), insurance companies can no longer include pre-existing exclusions in policies and cannot refuse to offer insurance to consumers with health conditions, so the need for the WHIP has diminished. The WHIP now only exists to provide coverage to those who are under the age of 65 and receiving Medicare due to a disability, as those individuals do not have a guarantee of supplemental coverage. WHIP provides coverage similar to a Medicare supplement plan, covering the out of pocket expenses that are not paid by Medicare. Additionally, HB7 extended the sunset date for the WHIP program to 2030. The program had been statutorily scheduled to end on June 30, 2020.