



# Health Insurance Reform Advisory Committee

## Minutes

January 17, 2007

10 AM

Room B

350 Winter Street NE

Salem, Oregon

**Members Present:** Rocky King, Ed Nieubuurt, Lisa Trussel, Nancy Nevins (via phone), and Kim Wirtz (via phone).

**Members Absent:** Matt Davis, Dean Kortge, Angela Kimball, Rick Rebel, Lynn-Marie Crider, Ellen Pinney, LoriAnn Sheridan, Steve Doty, Dan Field, and Laura Cooper.

**Insurance Division Staff Present:** Joel Ario, Shelley Bain, Carolyn Hancock, Mike Lydon, Doreen Buller, Gary Holliday, and Elizabeth McMahon.

**Others Present:** Jim Gravette, Tom Jovick, Mark Jungvirt, Chris Ellertson (via phone), and Elise Brown (via phone).

### CALL TO ORDER

Joel Ario, Oregon Insurance Division Administrator, called the HIRAC meeting to order at 10:08 AM.

### APPROVAL OF MINUTES

The minutes of the November 15, 2006, HIRAC Meeting Minutes were reviewed. Rocky King moved to adopt the minutes; Ed Nieubuurt seconded Mr. King's motion. The November 15, 2006 HIRAC Meeting Minutes were approved and adopted.

### LEGISLATIVE UPDATE

Joel gave a brief overview of the bills being worked on:

Medical Discount Card Bill – Senate: Is scheduled for hearing in the Consumer Protection Committee, (Senator Holvey).

Interstate Compact – will be introduced in the House (Holvey).

Rural Medical Malpractice Premiums - This bill considers whether to continue the subsidy program for medical malpractice premium.

Long Term Care Bill: – This bill would allow Oregon to join the federal partnership program. We need more details on the Federal Regulations.

Associations: – We understand there will be a bill on associations. This would not be a Department bill. Lisa Trussel reported that AOI expects to have a bill.

Transparency Bill, will be in Representative Mitch Greenlick's Committee. The bill would require carriers to provide policyholders a reasonable estimate of out-of-pocket costs and addresses issues with UCR.

### **HEALTH INSURANCE IN OREGON** *Discussion Draft*

Joel discussed the Department's recently release Health Insurance in Oregon Report.

Other than the transparency recommendations under number four, the Division does not have bills on the other recommendations but the legislature may take up the rating issue.

### **COMPANY EXAMINATION OF INPATIENT CLAIMS FOR 2005**

The transparency study is being processed by OOHPR. We expect a release of the data sometime in March or April.

### **SENATE BILL ONE**

There has been several inquiries regarding plan responsibility under senate bill one, the Division has heard more from providers than consumers. Providers are claiming inconsistency with the parity principal. The Division will address these complaints on a case-by-case basis.

### **COB RULES UPDATE**

Kaiser was the only company that came and testified in favor of the changes. Have changed the implementation date and also added in that in two years (the Division) will go back and look at some of the cost factors. It will be finalized very soon.

### **NEXT MEETING**

The next HIRAC meeting will be March 21, 2007, 10 AM in Room B.

Meeting adjourned at 11:35 AM by Joel Ario.