



Health Insurance Reform Advisory Committee

Minutes

July 16, 2008

10 AM

Room B

350 Winter Street NE

Salem, Oregon

Members Present: Lisa Trussell, Kim Wirtz, Steve Doty, Dan Field, Howard "Rocky" King, Nancy Nevins, , Rick Rebel, Cory Streisinger, Scott Kipper

Members Absent: Lynn-Marie Crider, Dean Kortge, Matt Davis, Ellen Pinney, Bruce Goldberg, MD.

Staff Present: Jim Thompson, Mike Lydon, Rhonda Saunders-Ricks, Ron Frederickson, Yani Horst, Gayle Woods, Mary Ann Evans, Diane Yarbro

Others Present: Tom Jovick, Brie Delvin, Don Myron, Theresa Neibert, Jim Gravette, Mark Jungiurt, Dave Nessler-Cass, Grace Flux, Brenda Etzel, Kelsey Wilson, Elise Brown. Carol Jarschke and Leanne Ripperger joined by conference telephone.

CALL TO ORDER: Scott Kipper, Administrator of the Oregon Insurance Division, called the meeting to order.

APPROVAL OF MEETING MINUTES: The minutes of the meetings of March 19, 2008 and May 28, 2008 were approved.

INTRODUCTIONS: Teresa Miller, New Deputy Administrator, Gayle Woods, New Interim Market Regulation Manager.

1. UPDATES:

➤ HB 3103 -- Requires DCBS Website Posting of the Rate Filings

Focus was on a memo from Laura Etherton, OSPIRG. It addressed the need to improve the rate filing area of the Insurance Division's Web-site by making information easier to locate by sorting and placing similar policies together for comparison; a user friendly search engine, glossary of terms, clearly labeling, and possibly showing portability and rate filings in a table summarizing information. A suggestion was made to survey agents, call center representatives, underwriters and consumers as to what information they need on the web-site. Consumer groups will be contacted. Scott would like to form a group to review the plain language statement, and revise the Disclosure. Most of the visitations to the website are from carriers. There has been an increase of media visiting the website. Concern was expressed for the consumer's ability to access and navigate the web-site. We will continue to monitor the use of the web-site.

- HB 2002 -- Small Employer Health Insurance Expansion
Gayle Woods introduced the Standardized Profile Form that will be posted on the Division's website by August 1, 2008. The applicant will still need to access each "on line tool" of each insurance carrier, but each carrier will use the Standardized Profile Form.
- HB 2213 -- Estimate of Average Cost
The hearing for this bill will be August 5, 2008. An advisory group will design a template to be used by the carriers, containing the four minimum reporting requirements, for the "estimator tool" Disclosure Statement. Gayle will send an email to the Committee with clarification.
- HB 3321 Association Small Group Bulletin
Gayle Woods explained the purpose for the bulletin. After discussion it was decided that the bulletin needed more clarity.
- SB1 Mental Health Parity –
Mary Ann Evans gave a brief report on meetings held on Mental Health Parity. Insurance coverage for treatment of mental health conditions is to be consistent with the treatment of physical conditions. An example would be the limitation of the number of visits to the mental health provider. Are we specifying limits of visits that would be adjunct to the type of condition?

2. Business Process for OID Complaints

Ron Fredrickson described the Divisions' vision and reasoning for the use of electronic mail for filing complaints. The Division has formed an internal project group and looking at the best platform with the assistance of our Information Management Department. The Division is searching for new equipment and studying the security issues. We have one carrier that has volunteered to take part in the pilot project. Ron asked if anyone knew of any other state beside Illinois that uses electronic filings for complaints. Consumer Advocacy hoping to have a Complaint Handling Seminar preferably in September.

3. Rates & Forms Training Seminar

The Division will host a seminar on September 15, 16, and 17. Invitations were sent by e-notify. Registration must be received by August 15. September 15 will be an overview. September 16 and 17 will be used for SERFF training focusing on the filing of rates and forms. We will only have one computer lab available and two trainers from SERFF. Space will be limited for the training session. The carriers will equally share in the cost of the presentation. We will try to adjust the number of sessions as we see interest but the Division will need to have a response from the carriers. We will also provide time for a one-on-one discussion with the Rates and Forms Analysts.

4. Legislative Concepts Overview

The Division is considering drafting a bill that would require the same benefit level of payment for emergency services/treatment when the insured is out of network as in network.

5. SBS Update

State Base System is a software program composed of several modules compiled by the NAIC. We have been evaluating the program and seriously considering using SBS. Jim Thompson explained the use of SBS products in License Processing and Continued Education. It is a user friendly program, will have the ability to scan documents, and allow for easy access to information. A team from SBS will visit the Division on August 11.

6. Public Comments

A question was asked about TPAs. Rocky King responded to the question and also said that the Oregon Medical Insurance Program Board will make the decisions on TPA concepts at their meeting in September and plans to make recommendations to the Governor.

Next Meeting: September 17, 2008, 10:00 AM, Room B