

**Health Insurance Reform Advisory Committee
Meeting Minutes
November 27, 2001**

Members Present:

Mary Neidig, DCBS Director
Rocky King, OMIP
Dean Kortge, Pacific Benefits Consultants
Nancy Nevins, LifeWise
Barney Speight, Kaiser Foundation Health Plan of the Northwest
Wendy Van Elverdinghe, Oregon Health Action Campaign
Lynn-Marie Crider, Oregon AFL-CIO
Lisa Trussell, Associated Oregon Industries

Members Not Present:

Mike McCallum, Oregon Restaurant Association
Ed Nieubuur, Providence Health Plan
Ruth Rogers Bauman, The Regence Group
Vicki Brister, Brister Insurance Services

Staff Present:

Joel Ario, DCBS Insurance Administrator
Lori Long, Senior Policy Advisor
Maxi McKibben, Rates & Forms Assistant Manager
Marcy Meink, Administrative Specialist
Lewis Littlehales, Legislative Coordinator

Others Present:

Mark Jungvirt, IPGB
Dave Fiskum, Providence, PacifiCare
Beau Williams, Healthnet Oregon
John Powell, Regence

Welcome and Agenda Review

Mary Neidig welcomed everyone and reviewed the agenda.

Minutes of last meeting

The minutes of the October 15, 2001 meeting were approved as is with a comment that we needed more detail for those that were unable to attend.

Work group report and discussion

SEHI Basic Benefit Plan – The work group meetings were summarized by Barney Speight and discussed by the committee. Recognition from a political perspective that there is a need to have available to small employers basic benefit plans in the market vs.

allowing the health carriers to market small employer health plans adapted to meet needs of the small employer.

There seems to be more interest in the SEHI basic plan in the last six months due to the premium . There is a perception that we need a an entry-level basic plan in the market that can be used for comparison between carriers. Discussion Questions included: should benefits be defined or not, should a basic plan be offered eliminating mandates or not, and how to define the economic threshold if the premium of the basic plan is tied to income.

Most carriers' renewals are in January and the Insurance Pool Governing Board is working on small employer group plan(s) as required by HB 3126, so the committee tabled further discussion of a basic health plan until March or April. This will provide a better insight of what action should be taken by HIRAC to develop a basis health plan..

Portability

Lewis Littlehales commented on the portability renewability issue. His written opinion is outlined in his memorandum date 11/27/01 a copy is included in the handouts for the 11/27/ meeting. In summary ORS 743.760(9) allows carriers to replace their portability plans with revised portability plans. etc. It was requested to phase in any changes to portability plans. The work group is to meet one more time to finalize the portability plans matrix and bring to the fully HIRAC December meeting.

House Bill 2519 Waiver

Rocky King gave an update on the OHP/2519 waiver application process. He noted upcoming meetings and outlined some of the key issues currently under debate.

Next Meeting

Monday, December 17, 2001
1:00 p.m.
Room 260
Labor and Industries Bldg.
Salem, Oregon