



UPDATE: 2007 Legislative Session

The accompanying report, “Health Insurance in Oregon,” was prepared prior to the 2007 legislative session, and was referenced frequently by legislators and stakeholders during discussions of proposed legislation affecting health insurance. Many of the recommendations contained in Section 7 of this report are reflected in legislation adopted during the 2007 session. Due to these legislative changes, some portions of the report are now out of date in several respects. While still providing much useful information on health insurance in Oregon, the report should be read in conjunction with the following bills enacted during 2007:

[Expansion of small employer group pool for small group health insurance – HB 2002](#). HB 2002 strengthens the health insurance marketplace for Oregon small businesses by expanding the small employer group pool to include businesses with up to 50 employees and by creating new incentives for businesses to cover more employees and promote wellness programs.

[Health insurance for associations – HB 3321](#). HB 3321 exempts health benefit plans issued to a small employer group through an association health plan from the statutes governing small employer group plans, if the association plans meet standards for initial premiums, do not discriminate in membership based on enrollees’ health status, and maintain high retention rates. The bill requires DCBS to monitor association health plan data and report the findings to the legislature, and applies equally to out-of-state association plans.

[Health insurance cost transparency – HB 2213](#). HB 2213 requires health insurers to provide an enrollee with a reasonable estimate of average costs for specific in-network medical procedures or services in advance of the procedure or service. Similar information will be required for out-of-network services. The reasonable estimate of the out-of-network costs will include the difference between the insurer's allowable charge and the billed charge for the procedure or service. This information will enable consumers to find out in advance how much they will be expected to pay.

[Public access to health insurance rate filings – HB 3103](#). HB 3103 requires DCBS to make insurance carriers’ rate filings for individual, portability and small employer group health benefit plans available for public inspection. The Department will implement this bill by posting filings on the Insurance Division’s Web site, in order to expand public accountability and enhance competition among carriers.