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Oregon insurance administrator receives consumer award

(Salem) — Consumer representatives to the National Association of Insurance Commissioners (NAIC) today recognized Oregon Insurance Division Administrator Teresa Miller for her work on behalf of consumers, including work on a committee to make insurance policies easier to compare and understand.

The NAIC is an organization made up of state insurance regulators, and the award was announced at the group's national meeting in National Harbor, Md. The NAIC's 27 appointed consumer representatives ensure consumer participation as insurance regulations are crafted. This group annually recognizes a commissioner for *Excellence in Consumer Advocacy*.

“The Oregon Insurance Division under Teresa’s leadership has gained national recognition for its transparent and thorough review of health insurance rate requests, and for making it easier for consumers to be heard,” said Oregon Governor John Kitzhaber. “I congratulate Teresa on her efforts.”

The Oregon Insurance Division, part of the Department of Consumer and Business Services, must approve any change in rates for health plans sold to small employers and individuals who buy policies directly from the company. All documents an insurer submits as part of a request to change rates are public, consumers have 30 days to comment on a rate request, public hearings are now held in most cases and the state contracts with a consumer advocacy group to comment on rate requests on behalf of consumers. Oregon developed a consumer-friendly website at www.oregonhealthrates.org to explain why health insurance costs so much and how the state plays a role in regulating some rates.

Earlier this year, Miller was invited to testify before a Congressional committee about Oregon’s rate review process. She also spoke at a Kaiser Family Foundation event on rate review, representing a state that has strong rate review authority, transparency, and consumer input. On Wednesday, Miller was appointed to the Federal Advisory Committee on Insurance, which will advise the U.S. Treasury Department’s new Federal Insurance Office on insurance regulation. More information is available from the Treasury Department: http://insurance.oregon.gov/news_releases/2011/110211-miller-appointed-faci.pdf.

The NAIC consumer representatives highlighted Miller’s work as co-chair of an NAIC committee that was charged with crafting a standardized “summary of benefits and coverage” form that insurance companies must use starting in March 2012 as part of federal health care reform. The plain-language explanation of what is covered – and not covered – is designed to help people better understand their health plan and to more easily compare one plan to another if shopping for insurance.

Consumers with questions about their health policies or other types of insurance can always call the Oregon Insurance Division hotline (888-877-4894) and talk to a consumer advocate about their particular situation.

The Insurance Division is part of the Department of Consumer and Business Services, Oregon's largest business regulatory and consumer protection agency. Visit www.dcbs.oregon.gov. **Follow DCBS on Twitter:** <http://twitter.com/OregonDCBS>. Receive consumer help and information on insurance, mortgages, investments, workplace safety, and more.