

Secretary of State
Certificate and Order for Filing
PERMANENT ADMINISTRATIVE RULES

I certify that the attached copies* are true, full and correct copies of the PERMANENT Rule(s) adopted on Sept. 24, 2008, by the

<u>Oregon Department of Consumer and Business Services</u> Agency and Division	<u>Insurance Division</u>	<u>836</u> Administrative Rules Chapter Number
<u>Sue Munson</u> Rules Coordinator		<u>(503) 947-7272</u> Telephone
<u>350 Winter Street NE, Room 440, Salem, Oregon 97301-3883</u> Address		

to become effective on filing. Rulemaking Notice was published in the June 2008 Oregon Bulletin.**

RULE CAPTION

Health Insurance, Estimates of Enrollee Share of Costs for Covered Procedures and Services
Not more than 15 words that reasonably identifies the subject matter of the agency's intended action.

RULEMAKING ACTION

List each rule number separately, 000-000-0000.

ADOPT: OAR 836-053-1401, 836-053-1406, 836-053-1410 and 836-053-1415

AMEND:

REPEAL:

Renumber:

Amend and Renumber:

Stat. Auth.: ORS 731.244 and 743.893

Other Authority

Stats. Implemented: ORS 743.874, 743.876 and 743.878

RULE SUMMARY

This rulemaking establishes general principles for insurers to allocate covered procedures and services to the categories in ORS 743.874 for in-network procedures and services and the categories in ORS 743.876 for out-of-network procedures and services so that the insurer will be able to provide a reasonable estimate of an enrollee's share of costs for a procedure or service according to the legislation. The rules also provide for combined estimates, when two or more procedures or services will be performed, and requires that an estimate state whether it applies only to the costs specifically relating to the procedure or service alone or applies to an episode of care that includes the procedure or service. The rules also give guidance for insurers to make instructions available to consumers for obtaining estimates and benefit information under the legislation and specify data that insurers must report, to enable the Department to assess the effect of the disclosure requirements under ORS 743.874, 743.876 and 743.878.

<u>(Signed)</u> Authorized Signer	<u>Scott Kipper, Insurance Administrator</u> Printed Name	<u>September 24, 2008</u> Date
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*With this original, file one photocopy of certificate, one paper copy of rules listed in Rule making Actions, and one electronic copy of rules.

**The Oregon Bulletin is published on the 1st of each month and updates the rule text found in the Oregon Administrative Rules Compilation. Notice forms must be submitted to the Administrative Rules Unit, Oregon State Archives, 800 Summer Street NE, Salem, Oregon 97310 by 5:00 pm on the 15th day of the preceding month unless this deadline falls on a Saturday, Sunday or holiday when Notice forms are accepted until 5:00 pm on the preceding workday.