

sen.lauriemonnesanderson@state.or.us 503.986.1725

Senator Laurie Monnes Anderson District 25: Gresham, Troutdale, Fairview, Wood Village

House Committee on Health Care Chair Greenlick Vice-Chair Thompson, Vice-Chair Keny-Guyer Rep. Wiedner, Rep. Harker, Rep. Lively, Rep. Kennemer, Rep. Clem, Rep. Conger

> 15 May, 2013 Support SB 413-A

Chair Greenlick and members of the committee:

Senate Bill 413 provides another tool for Oregon consumers to be actively involved in the rate filing process for health insurance.

As you may know, Oregon has one of the most comprehensive and inclusive rate review processes in the country. It is considered the gold standard nationwide. The process is transparent, consumer friendly, and interactive. In recent years, consumers have been facing double digit increases in rates. More than ever, it is important that the public have access to rate filings and the rate review process.

SB 413-A requires insurance carriers to notify their members, at least annually, how the policy holder may sign up to receive information from DCBS about rate filings and public hearings on rate filings. The OID website is a powerful tool for consumers and this bill makes sure that they are aware of it and can participate in Oregon's remarkably open rate review process. The A-engrossed version of this bill is a compromise that we worked very hard on in the Senate after getting several carriers, OSPIRG, and SEIU around the table. This bill is an important step toward transparency without dramatically increasing costs to the consumer during this important time of health care transformation.

This bill is a big step toward further participation and transparency for consumers in the insurance market. I urge your aye vote on SB 413-A.