



HB 2703 SHORT TERM HEALTH POLICIES

Extends Short Term Medical Policies to 12 months

ENROLLMENT GAP

Consumers find themselves caught in the enrollment gap during the year due to life circumstances.

A busy mother with two jobs and no employer coverage missed open enrollment.



A 64 year old retiree needs coverage until Medicare kicks in and can't afford the \$1,000 monthly premium.



Unaware that cancelling her expensive COBRA was not a qualifying event, she is now left without coverage.



A father of two loses coverage due to non-payment while going through a messy divorce.



THE SOLUTION

- 1 Limit Purchase to once every 3 years
- 2 All plans expire on 12/31
- 3 Agents complete DCBS certification
- 4 DCBS to clarify disclosure requirements
- 5 \$75 finder's fee in lieu of commission
- 6 Sunsets 12/31/2021

230,000 Oregonians remain UNINSURED each year.



A temporary, last resort for consumers with no other option to fill the gap until open enrollment.



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