## HB 2037    STAFF MEASURE SUMMARY

## House Committee On Health Care

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| **Prepared By:** | Oliver Droppers, LPRO Analyst |
| **Meeting Dates:** | 2/26 |

**WHAT THE MEASURE DOES:**

Modifies coverage of long term care insurance by the Public Employees' Benefit Board and Oregon Educators Benefit Board.

*REVENUE:    May have revenue impact, but no statement yet issued.*

*FISCAL:        May have fiscal impact, but no statement yet issued.*

**ISSUES DISCUSSED:**

**EFFECT OF AMENDMENT:**

No amendment.

**BACKGROUND:**

Oregon's Public Employees' Benefit Board (PEBB) designs, contracts, and administers a program of benefits for state employees. The benefits include medical and dental coverage; life, accident, disability, and long-term care insurance; and flexible spending accounts. The Board also offers health care insurance options for retirees not yet eligible for Medicare and individuals in other participating groups. PEBB's total membership is approximately 139,000 individuals (2019).

The Oregon Educators Benefit Board (OEBB) was created in 2007 to provide a comprehensive selection of benefit plan options for most of Oregon's K-12 school districts, education service districts, and community colleges, as well as several charter schools and local governments across the state. OEBB currently provides benefits for almost 152,000 individuals, including actively employed and retired members and their families (2019).

Along with health insurance coverage, PEBB and OEBB offer enrollees different types of optional insurance including life insurance, short and long-term disability, long term care, and accidental death, among other benefits. Long term care insurance provides individuals with diagnostic, preventative, therapeutic, rehabilitative, or personal care services (e.g., help with basic activities of daily living), provided in a nursing home, the community, or the home.

House Bill 2037 allows the Public Employees' Benefit Board and Oregon Educators Benefit Board to offer long term care insurance plans at boards' discretion rather than as statutory requirement.