April 1, 2019

Senate Health Care Committee

SB 770

Chair and Members of the Committee:

I am a fully licensed Oregon independent insurance agent and consultant with over 36 years of insurance experience. My agency is an Oregon Health Insurance Exchange Store Front Grantee. My agency and I have enrolled thousands of Oregonians in health insurance in and out of the Exchange, thousands in Medicare, facilitated enrollment of hundreds in the Oregon Health Plan, Oregon Medical Insurance Pool, and thousands and thousands in small employer health plans.

I've experienced the prohibition against insurers health plans with the 1989 Federal Medicare standardization which removed the availability of valuable prescription drug coverage until resolved with the creation of the Medicare Prescription Drug Plans in 2005, also a weak solution for seniors.

I also serve on the Board of Directors for Adapt, Southwestern Oregon's Drug, Alcohol and Behavioral Health provider.

I've witnessed, experienced, assisted, helped, enrolled, counseled, consulted all ends of the many health care funding mechanisms in Oregon over the last 30 years, and think Oregonians like me can give something valuable in any discussions revolving around potential changes to these systems. I've watch Oregon's various insurance reforms such as the implementation of the use of Healthcare Service Providers, the Small Group Health Insurance reforms, the establishment of the Oregon Medical Insurance Pool, the Oregon Health Plan Prioritized List, discussions as a member with regards of establishing and Oregon Health Insurance Exchange working closely with Senator Dr. Alan Bates, and spent many meetings active on the creation of the infamous Cover Oregon. I am shocked to see the prohibitions of who can serve on the Health Care for all Oregon Board, Section 7 of SB 770:

"...and include: (a) Two licensed health care providers, one of whom is not a physician licensed under ORS chapter 677; (b) Two persons with significant education and experience in public health; (c) Two persons with extensive demonstrated experience in health care consumer advocacy; (d) One representative of organized labor; (e) One representative of business; and (f) One public member.

(2)(a) During the tenure of a member of the board and the period immediately preceding the member's appointment to the board, the member may not have a direct or indirect financial or pecuniary interest or investment in, or be employed by, a pharmaceutical company, health insurer or medical supply company...(c) A board member shall sign an agreement that the member will not be employed by, or have voting or decision-making power for, a pharmaceutical company, health insurer or a period of five years after tenure as a board member ceases."

I encourage the committee to re-consider its original prohibitions on the health insurance industry, as we can and have provided valuable insight as to what may or may not work better with any new potential scheme to provide health care coverage to all Oregonians.

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