# Oregon Department of Consumer and Business Services

# Mission

To protect and serve Oregon's consumers and workers while supporting a positive business climate

# Vision

Oregonians are healthy, safe, and prosperous

## Values

- Respect Service
- Integrity Excellence

# **Regulatory philosophy**

DCBS, as the state's largest business regulatory and consumer protection agency, strives for a balanced approach that protects Oregon consumers and workers while considering the effect our regulations have on the economy, businesses, and individuals we regulate. Our goal is to promote and maintain a competitive and thriving marketplace, and safe work environment through:

- Engagement with stakeholders in policy development and rulemaking
- Outreach and education
- Effective compliance and enforcement
- Responsive approaches and innovative solutions to emerging issues



# What We Do

The Oregon Consumer Protection Program:

- Protects access to fair insurance and financial products
- Provides education, regulation, and consumer assistance
- Assists with enrollment in health insurance plans that best fit health and financial needs

### The Oregon Building Safety Program:

- Adopts and enforces safety construction standards
- Licenses highly qualified trades workers
- Establishes a predictable business environment and ensures equal building safety protection to all citizens

### The Oregon Worker Protection System:

- Helps prevent worker injury, illness, and death
- Ensures employers provide workers' compensation coverage for employees
- Workers receive timely and accurate benefits
- Provides timely and impartial resolution of legal disputes
- Facilitates injured workers' early return to work through incentive programs to employers

# How We Do It

### **Developing DCBS Team**

- Empowers a responsive, nimble, and effective department to achieve our mission
- Promotes workplace culture that supports staff to succeed
- Reinforces our plan of knowledge transfer in agency succession planning

#### **Expanding Partnerships**

- Increases awareness and use of agencywide services
- Leverages outreach and education resources
- Includes stakeholder voices in policy development and rulemaking

#### **Providing Support**

- Information technology
- Research
- Communications
- Financial management
- Human resources

# DCBS Divisions and Programs

## Building Codes Division

The building safety program adopts construction codes for 13 specialty areas, licenses trade workers and businesses, and oversees a statewide inspection system. Cities and counties administer a single code throughout Oregon, ensuring minimum standards and consistency.

Contact

oregon.gov/bcd

**503-378-4133** 800-442-7457 (toll-free)

## **Oregon OSHA**

Oregon OSHA advances and improves workplace safety and health for all workers in Oregon. The division is committed to working with labor, business, and other government agencies to achieve that goal.

Contact

osha.oregon.gov

**503-947-7426** 800-922-2689 (toll-free)

### Division of Financial Regulation

The Division of Financial Regulation protects consumers and regulates insurance, depository institutions, trust companies, securities, and consumer financial products and services.

Contact

dfr.oregon.gov

**503-378-4140** 866-814-9710 (toll-free)

### Ombudsmen offices for workers' compensation

The DCBS ombudsman offices serve as independent advocates for injured workers and small businesses.

Contact

oregon.gov/dcbs

Ombudsman for Injured Workers:

**503-378-3351** 800-927-1271 (toll-free)

Small Business Ombudsman:

971-673-2895

### Workers' Compensation Board

The Workers' Compensation Board provides timely and impartial resolution of disputes arising under Oregon workers' compensation law and the Oregon Safe Employment Act. Administrative law judges (ALJs) conduct hearings and mediations. Board members conduct appellate review of ALJ orders.

Contact

oregon.gov/wcb

**503-378-3308** 877-311-8061 (toll-free)

## Oregon Health Insurance Marketplace

The Oregon Health Insurance Marketplace oversees the health insurance products sold to Oregonians through HealthCare.gov. The division provides free, local enrollment help and raises awareness about health insurance options. It also works with stakeholders to get more people enrolled.

## Contact

oregonhealthcare.gov **855-268-3767** (toll-free)

## Workers' Compensation Division

The Workers' Compensation Division administers and regulates laws and rules that affect participants in the Oregon workers' compensation system, including workers, employers, insurers, claims examiners, attorneys, medical providers, and others.

## Contact

wcd.oregon.gov

**503-947-7585** 800-452-0288 (toll-free)

### Senior Health Insurance Benefits Assistance (SHIBA)

The Senior Health Insurance Benefits Assistance program uses trained volunteers to educate and advocate for Oregonians with Medicare.

Contact oregonhealthcare.gov 800-722-4134 (toll-free)