

From: [Susan Rogers](#)
To: [Rep Barker](#); [Rep Barreto](#); [Rep Bynum](#); [Rep Boles](#); [Rep Bonham](#); [Rep BoshartDavis](#); [Rep Clem](#); [Rep Doherty](#); [Rep Evans](#); [Rep Fahey](#); [Rep Holvey](#); [Rep Williamson](#); [HBL Exhibits](#); paul@AutismInsuranceOR.org
Subject: Support HB 2956
Date: Monday, June 3, 2019 6:46:03 AM

Dear Chair Barker and members of the House Committee on Business and Labor,

I'm writing in support of HB2956, which would require Oregon's Insurance Commissioner to:

- Establish and publish a process for investigating consumer complaints about violations of the Insurance Code. With no such process in place, it is easy for complaints to fall into a black hole.
- Make recommendations to the legislature about improvements to the Insurance Code regarding investigation and enforcement of consumer complaints about violations of the Insurance Code
- Allow consumers to designate a representative (such as a family member, health care provider, or advocate) that can communicate with the Insurance Commissioner on their behalf about a complaint. Consumers who are directly harmed by insurance coverage violations have no current voice in the process.

Since consumers don't have a private right of action, we are dependent on the Insurance Commissioner to enforce the insurance code for us. While the Insurance Commissioner has the authority (under SB414 from 2013) to seek restitution on behalf of consumers, this is almost never done, and consumers are never consulted or even informed about the Commissioner's ability to help them in this way. Because there is no clear process to protect consumers, it makes not providing life changing therapies easy for insurance companies to do. There is no effective watch dog for patients and they become a cost of doing business.

Please support HB2956, to direct the Insurance Commissioner to establish a formal complaints process, and to get consumer input on the enforcement process.

Sincerely,

Susan Fowler

10358 SW Lady Marion Dr.

Tigard, OR 97224