

# Consumer protections for premium payment



# Preventing Oregonians from losing health coverage

Under the status quo:

- Only a 10-day grace period for past due premiums.
- No grace period for first premium payment
- Notices of past due payment are often confusing

Consumers can lose access to comprehensive coverage for an extended period simply for an inadvertent nonpayment.

# Stories

- Consumer 1: Missed a short grace period by two days due to health problems and lost her coverage.
- Consumer 2: Paid a \$3 past due amount one day late and lost his coverage. The notice he received did not specify a past due amount.

# HB 4110: Key provisions

- 30 day grace period for individual health plan premiums
- 15 day grace period for an initial premium payment
- DCBS rulemaking to improve notices to consumers

HB 4110 will make it easier for Oregon consumers to pay their premiums, get covered and stay covered.

Questions?

