

FISCAL IMPACT OF PROPOSED LEGISLATION

Measure: SB 3

81st Oregon Legislative Assembly – 2021 Regular Session
Legislative Fiscal Office

*Only Impacts on Original or Engrossed
Versions are Considered Official*

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Date: March 14, 2021

Measure Description:

Requires health benefit plans to cover emergency medical services transports.

Government Unit(s) Affected:

Department of Consumer and Business Services (DCBS), Oregon Health Authority (OHA)

Summary of Fiscal Impact:

Costs related to the measure are indeterminate at this time - See explanatory analysis.

Analysis:

SB 3 adds emergency medical services transports as an emergency medical service that health benefit plans must cover. The bill defines “emergency medical services transport” as an emergency medical services provider’s evaluation and stabilization of an individual experiencing a medical emergency, and transportation of the individual to the nearest medical facility capable of meeting their needs. Under ORS 743A.012, all insurers offering a health benefit plan must provide coverage without prior authorization for emergency services, for which emergency medical services transports would become a qualifying emergency service under the measure.

There is no fiscal impact to the Oregon Health Authority or Department of Consumer and Business Services (DCBS) as a result of this measure. However, DCBS notes that an expansion of coverage requirements for health benefit plans may be considered a new mandate under the patient Protection and Affordable Care Act. This Act requires states to offset the costs of mandated benefits enacted after December 2011 for plans issued through the health insurance marketplace. As a result, this bill may have a fiscal impact to the state, though it is not clear if any offset must be paid out of the General Fund or from other state funds such as marketplace assessment funds.