

**Floor Letter in Support of House Bill  
2010A**

**From the Desk of**  
*Andrea Salinas*  
**State Representative Andrea Salinas**

Dear Speaker Kotek and Representatives,

Since the Health Insurance Marketplace created by the Affordable Care Act (“ACA”) opened in 2013, the state’s benchmark monthly insurance premium has risen from **\$262 to \$450**, an increase of **71.5%**. The number of health insurance plans offered on our marketplace have also dramatically decreased, with rural counties only having access to 4 plans from the previous number: 13. While the ACA has expanded health insurance coverage in our state, it is clear that Oregonians don’t have access to affordable and quality choices on the marketplace.

A public option health plan could provide real relief to the Oregonians who depend on the Marketplace for health insurance, building on the successes of Oregon’s health care reform efforts over the last 20 years, and setting up the state for future change.

HB 2010A directs the Oregon Health Authority and the Department of Consumer Businesses to provide options for implementation of the public option on the Marketplace by January 1, 2022 on how best to provide health plans with lower premiums and higher value care for Oregonians and small businesses. This legislation will also align the public option with other health care transformation efforts in the state.

In the wake of the COVID-19 pandemic, more Oregonians than ever have lost access to employer sponsored health insurance - exposing the urgent need for more and better options on the Marketplace. The delivery of the public option implementation plan by OHA and DCBS to the Legislature by January 1, 2022 will set the legislative body up to deliver a public option plan to Oregonians at the same time that COVID-19 subsidies on health insurance will expire. In this way, we can smoothly transition Oregonians to a new plan who would otherwise be facing a “health insurance cliff”.

**OSPIRG urges your support of HB 2010A**

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