



Open Government Impact Statement

81st Oregon Legislative Assembly
2021 Regular Session

Measure: HB 2046 - A

Only impacts on Original or Engrossed
Versions are Considered Official

Prepared by: Cameron D. Miles
Date: 4/27/2021

SUMMARY

Requires insurer to provide specified notice to insured or prospective insured enrolled in short term health insurance policy.

Prohibits insurer from establishing due date for payment of first individual health benefit plan premium earlier than 15 days after coverage begins or after date invoice is sent, whichever is later.

Authorizes Department of Consumer and Business Services to access, use and disclose data in all payer all claims database for carrying out department's duties, subject to conditions.

Requires grace period of at least 30 days for payment of premium for individual health benefit plan.

Requires notice of adverse benefit determination to be provided in culturally and linguistically appropriate manner and specifies elements that must be included in notice.

Adds new provisions applicable to external review by independent review organization.

Requires insurer to send notice of nonpayment of premium at least 15 days prior to end of grace period established for individual health benefit plans.

Removes or modifies certain references to federal law in laws concerning health insurance.

OPEN GOVERNMENT IMPACT

Legislative Counsel has not adopted standards for drafting measures that establish exemptions from disclosure of public records.

This measure exempts from public disclosure personally identifiable information disclosed to the Department of Consumer and Business Services from the all payer all claims database.

If those public records that could be subject to public disclosure were instead subject to mandatory disclosure under public records law, health care data would more likely be made public.