

April 9, 2021

Oregon State Legislature  
Joint Committee on Ways and Means Subcommittee on  
Transportation and Economic Development  
900 Court Street NE  
Salem OR 97301



Re: SB 5510 – Letter of Support for Department of Consumer and Business Service budget request for the 21-23 biennium

Co-Chair Beyer, Co-Chair Gomber, and members of the Ways and Means Committee,

My name is Kraig Anderson, Senior Vice President of Moda Health. I am a member of the Health Insurance Marketplace Advisory Committee and I am submitting testimony in support of 2021-2023 biennial budget for the Department of Consumer and Business Services (DCBS). Senate Bill 5510 addresses the DCBS budget, which includes the Division of Financial Regulation (DFR) and the Oregon Health Insurance Marketplace (OHIM).

As the Chief Actuary responsible for rate filings, my team routinely works with the Division of Financial Regulation. DFR provides a great service to Oregon consumers in their review of rate filings by ensuring premiums are fair and adequate. The division's transparent individual and small group rate review process serves as a model for other states.

As a member of the Marketplace Advisory Committee since 2019, I have had the pleasure of working with the administrator and staff for OHIM. The Health Insurance Marketplace works to ensure Oregonians have access to affordable healthcare by targeting uninsured and those eligible for financial assistance. They raise awareness among Oregonians on their health insurance options through grants to community-based organizations and insurance agents. They provide outreach and enrollment support to Oregonians in the commercial market and on Medicare and are passionate advocates for consumers in these programs. Their staff directly interacts with Oregon consumers by assisting them with questions and through training. They protect consumers by ensuring health insurance plans comply with current federal and state consumer protections. They have pursued innovative programs, like the COFA Premium Assistance Program, which ensures that the Oregon individual medical insurance market is available to more Oregonians. They do all of the above, ensuring that their approach is accessible to all Oregonians, regardless of income level or preferred language spoken.

I am supportive of SB 5510 and the proposed 2021-2023 biennium budget for DCBS.

A handwritten signature in black ink, appearing to read "K. Anderson".

Kraig E. Anderson  
Senior Vice President and Chief Actuary  
Moda Health



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