



# House Bill 2282: Health insurance updates

Numi Rehfield-Griffith (she/her)  
Senior policy advisor  
Division of Financial Regulation



Department of Consumer  
and Business Services



# IRO contracting limitation (Section 1)

- When a patient disputes a benefit determination by a health insurer, under Oregon law, the insurer must allow independent review by an Independent Review Organization (IRO) (ORS 743B.252-258).
- Insurers may only use an IRO that is under contract with the Department of Consumer and Business Services.
- Under current law, DCBS cannot contract with more than five IROs.
- The volume of claims disputes may require additional IRO contracts in the future. HB 2282 removes the five contract limit.



# Protection of preventative care services

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- Under the federal Affordable Care Act, health insurance plans must cover preventative services without cost-sharing.
- *Kelley v. Becarra*, a lawsuit in U.S. District Court in Texas, is challenging the preventative services requirements of the ACA.
- Oregon Law currently incorporates these protections (as they were in effect in 2017) by reference in 743A.262.
- In a -1 amendment, we will propose updating the date reference to 2023 so that protections will remain in place even if some portion of the ACA is overruled in the Texas lawsuit.



# Questions?

**Numi Rehfield-Griffith**

Senior policy advisor, legislative lead

[Numi.l.griffith@dcbs.Oregon.gov](mailto:Numi.l.griffith@dcbs.Oregon.gov) • 503-507-6758

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