

## Legislative Fiscal Office

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## Joint Committee on Ways and Means

Senator Elizabeth Steiner, Senate Co-Chair  
Representative Tawna Sanchez, House Co-Chair

Senator Fred Girod, Senate Co-Vice Chair  
Representative David Gomberg, House Co-Vice Chair  
Representative Greg Smith, House Co-Vice Chair

Amanda Beitel, Legislative Fiscal Officer  
Tom MacDonald, Deputy Legislative Fiscal Officer (Budget)  
Paul Siebert, Deputy Legislative Fiscal Officer (Audit/IT)

**To:** Human Services Subcommittee

**From:** Steve Robbins, Legislative Fiscal Office

**Date:** May 30, 2023

**Subject:** SB 1041 – Relating to health insurance coverage of breast examinations  
Work Session Recommendations

SB 1041 prohibits group health benefit plans and individual health benefit plans in Oregon from charging a deductible, coinsurance, copayment or other out of pocket expenses for medically necessary supplemental or diagnostic breast exams. This prohibition does not apply to health savings accounts and applies to all policies or certificates of insurance issued, renewed, or extended after January 1, 2024.

Changing the services included in the list of required services that health benefit plans must cover will impact the premiums for the employee health plans offered by the Public Employees' Benefit Board (PEBB) and the Oregon Educators Benefit Board (OEBB) - both of which are in the budget for the Oregon Health Authority.

PEBB and OEBB actuaries estimate that premiums for their plans could increase by an average of 0.9% under the measure. For PEBB, this increase could result in an additional cost of \$862,793 and OEBB's premiums could increase by \$582,469 in the 2023-25 biennium. Both PEBB and OEBB operate with Other Funds budgets of \$2.5 billion and nearly \$2 billion, respectively, and have sufficient Other Funds limitation to initially absorb any potential cost of this bill until more information is available on actual realized costs and whether additional limitation is required.

### **Final Subcommittee Action**

LFO recommends that SB 1041 be moved to the Ways and Means Full Committee.

**MOTION: I move SB 1041 to the Full Committee with a do pass recommendation.  
(VOTE)**

**Carriers**

Full Committee: \_\_\_\_\_

House Floor: \_\_\_\_\_

Senate Floor: \_\_\_\_\_