



House Bill 2282: Health Insurance Updates

Numi Rehfield-Griffith (she/her)
Senior Policy Advisor
Division of Financial Regulation



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Regulation

Department of Consumer
and Business Services

Protection of Preventative Care Services (Section 1)

- Under the Federal Affordable Care Act, health insurance plans must cover preventative services without cost-sharing.
- *Kelley v. Becarra*, a lawsuit in Federal 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.
- We 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.

IRO Contracting Limitation (Section 2)

- 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 & 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.

Questions?

Numi Rehfield-Griffith

Senior Policy Advisor, Legislative Lead

Numi.I.griffith@dcbs.Oregon.gov • 503-507-6758

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