

HB 409 I

HEALTH
INSURANCE
MANDATE REVIEW
ADVISORY
COMMITTEE
PILOT

Presented by:
Elizabeth Edwards, Kaiser Permanente
Richard Blackwell, PacificSource Health Plans

February 5, 2024



HIMRAC PILOT PROCESS

- **HIMRAC will not make recommendations. Purpose is the bring transparency and clarity for lawmakers when considering new mandates.**
- Committee will develop a process for reviewing and producing reports outside of session on proposed legislative measures that mandate health insurance coverage.
- LPRO will collect and compile data necessary to analyze factors to be answered in the report.
- Committee will hold meetings to clarify the scope of the proposed mandates and to review and discuss proposed mandates including cost and benefits.
- Committee reports will be made by January 15th or 15 days after request for review, whichever is later.
- Review by Committee is optional and will occur during interims (not session). Pilot expires June 29, 2027.
- LPRO to report back on results of the pilot and any changes needed to further implement process.
- Law reverts to 1985 statute after pilot.

MEMBERSHIP

- Membership carries over from HB 3157A
- Health Insurance Mandate Review Advisory Committee consists of members representing:
 - Businesses that offer group health insurance plans to employees
 - Ix Health insurance plans
 - Health care providers (not employed by insurers)
 - Consumer advocate
 - Organization promoting health equity policies
 - Expertise in providing health care in rural Oregon
- HIMRAC staffed by Legislative Policy and Research Office

TRANSPARENCY

- Report requirements remain unchanged from HB 3157A. Report will provide:
 - Evidence of medical need for treatment or services
 - Scope/extent of coverage under the proposal
 - Whether proposal ensures more/less equitable access to treatment and services for Oregonians
 - Whether proposal is an essential health benefit
 - Other state or federal laws related to the proposal, including whether costs are defrayed
 - Extent to which coverage already provided by PEBB, OEGB, individual, small or large employer group health insurance plans, and OHP
 - Extent to which lack of coverage results in financial hardship for Oregonians
 - Actuarial analysis of financial effects -
 - Increase/decrease cost of treatment of service and utilization
 - Whether would substitute for more expensive alternatives
 - PMPM costs
 - Impact premiums, especially for rural residents
 - Estimated impact of proposal on total cost of health care in state

HB 4091 IS NOT INTENDED TO BE A BARRIER FOR NEW MANDATES.

By testing a process to better define and compile information about a proposed health care mandate, HB 4091 will lead to more informed policy discussions and more accurate and consistent implementation.



QUESTIONS?

Richard Blackwell, PacificSource Health Plans, richard.blackwell@pacificsource.com

Elizabeth Edwards, Kaiser Permanente, Elizabeth.M.Edwards@kp.org