



February 5, 2024

TO: Members of the House Committee on Behavioral Health and Health Care

FR: Katie Koenig, Oregon Business & Industry

RE: Oregon Business and Industry's Support of HB 4091

OBI is a statewide association representing businesses from a wide variety of industries and from each of Oregon's 36 counties. Our 1,600 member companies, more than 80% of which are small businesses, employ more than 250,000 Oregonians.

OBI supports HB 4091, which would establish a Health Insurance Mandate Review Advisory Committee composed of a balanced group of stakeholders, including legislators, insurers, health care providers, businesses and consumers.

Mandates typically apply to individual, small group and large group plans, and each mandate generally creates added costs. Each year, carriers file new rates that reflect the increases associated with new mandates, which drive up the costs to small businesses over time. Currently, the only fiscal impact analysis associated with new mandates that are measured are the impacts to the state agencies that administer them. There is no analysis of the economic impact mandates have on employers and employees who pay insurance premiums. HB 4091 will help legislators understand how premium impacts associated with new mandates affect employers.

Currently, proposed mandates are considered on a one-off basis without a holistic examination of need, cost, national best practices, or other considerations. OBI believes that the Health Insurance Mandate Review Advisory Committee will provide a timely, thoughtful, balanced and holistic review process that will weigh the overall impact and best course of action for consumers, providers and payers. We believe this sound and reasonable approach will allow for appropriate expansion of coverage.

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