



Testimony in Support of HB 4091:

Health Insurance Mandate Review Advisory Committee

February 5, 2024

Chair Nosse and Members of the Committee,

My name is Mary Anne Cooper, and I am the Oregon Director of Public Affairs and Government Relations at Cambia Health Solutions, which operates Regence Blue Cross Blue Shield of Oregon. We write to express our support for HB 4091, which would create a Health Insurance Mandate Review Advisory Committee to help ensure that the legislature has critical technical information before them for coverage mandates that are before the body.

As one of the state's largest health insurers, Regence is committed to addressing both persistent and emerging health needs for the nearly one million Oregonians we serve. In keeping with our values as a tax paying nonprofit, 85% of every premium dollar goes to pay our members' medical claims and expenses.

Since 1985, Oregon law has required that proponents submit a report to accompany any legislative measure mandating health insurance coverage. Unfortunately, this law has not been followed in the last decade, which means that legislators often have limited and conflicting information in front of them as they consider insurance mandates. Further, we support updating this law to better reflect the current landscape of health care law, and the priorities of the legislative body around coverage, cost and equities of health care coverage mandates.

The creation of a Health Insurance Mandate Review Advisory Committee is critical because each session, the Legislature is asked to pass an array of bills that mandate health plans to cover certain benefits or require certain payments to providers. Often the scope of these mandates is not well defined, and the impacts not well understood, which makes analysis of equitable access, costs and benefits of each mandate challenging.

HB 4190 would amend existing law to create a Health Insurance Mandate Review Advisory Committee to help clarify the scope of a proposed mandate and compile relevant data. The Committee will be staffed by Legislative Policy & Research Office (LPRO) and the Department of Consumer and Business Service (DCBS), and a report on each mandate will be prepared. The Committee reports will bring improved data to lawmakers regarding the costs, benefits and burdens of new proposed mandates. The reports will be completed in a timely manner and will not impede consideration of new legislation. Policymakers could still introduce and vote on health insurance mandates but would do so without well-developed findings.

The Mandate Review Advisory Committee process will result in greater transparency around equitable access to mandated benefits and cost. Importantly, the Committee has a limited scope, and will focus on scoping issues and gathering data. It will not make policy recommendations. By establishing a timely process to better define and compile information about a proposed health care mandate, HB 4190 will lead to more informed policy discussions and more accurate and consistent implementation.

Thirty-two other states have a process to study proposed mandates, and we support Oregon developing such a process for the benefit of all Oregonians. Please do not hesitate to contact me if you have any questions.

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