

DRAFT

SUMMARY

Digest: Tells DCBS to create and make rules about a Uniform Rate Program. (Flesch Readability Score: 74.8).

Requires the Department of Consumer and Business Services to establish a Uniform Rate Program. Requires the department to adopt rules for this program according to certain requirements.

A BILL FOR AN ACT

Relating to the Uniform Rate Program.

Be It Enacted by the People of the State of Oregon:

SECTION 1. Section 2 of this 2025 Act is added to and made a part of the Insurance Code.

SECTION 2. (1) A Uniform Rate Program is established in the Department of Consumer and Business Services. The purpose of the program is to establish a uniform fee and rate schedule for all insurers offering an individual or small employer group health benefit plan in this state.

(2) The department shall establish for the program:

(a) A premium rate that is based on a set of benefits as determined by the department but including, at a minimum, the essential health benefits described in ORS 731.097.

(b) A uniform reimbursement rate established by the department for all services provided by a health care provider as defined in ORS 192.556 that is based on:

(A) A percentage, not to exceed 200 percent, of the Medicare payment for the same service; and

1 (B) The rate at which the service is expected to be utilized.

2 (c) A cap on administrative fees established by the department that
3 can be billed by insurers.

4 (d) An annual increase in reimbursement rates established by the
5 department that does not exceed 3.5 percent in a three-year period.

6 (e) An annual increase in premiums established by the department
7 that does not exceed 6.5 percent in a three-year period.

8 (3) The department shall adopt rules to carry out the requirements
9 of this section.

10 SECTION 3. The Department of Consumer and Business Services
11 may apply for a waiver for state innovation under 42 U.S.C. 18052 to
12 carry out the requirements of section 2 of this 2025 Act.

13 SECTION 4. Sections 1 to 3 of this 2025 Act become operative on
14 January 1, 2027.

15 SECTION 5. The Department of Consumer and Business Services
16 may take any action before the operative date specified in section 4
17 of this 2025 Act that is necessary for the department to exercise, on
18 or after the operative date specified in section 4 of this 2025 Act, all
19 of the duties, functions and powers conferred on the department by
20 sections 1 to 3 of this 2025 Act.