



Legislative Fiscal Office  
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**Bill Title:** Relating to medical out-of-pocket costs.

**Government Unit(s) Affected:** Oregon Health Authority, Department of Consumer and Business Services

**Summary of Fiscal Impact**

Costs related to the measure are anticipated to be minimal - see explanatory analysis.

**Measure Description**

The measure requires enrollees to receive a credit on their health benefit plan’s deductible or out-of-pocket expenses for eligible covered services or treatments that the enrollee paid directly. Health benefit plans are required to have a process that allows enrollees to submit claims for eligible expenses.

**Fiscal Analysis**

The Public Employees Benefit Board (PEBB) and the Oregon Educators Benefit Board (OEBB), budgeted within the Oregon Health Authority (OHA), have indicated that certain contracted insurance carriers anticipate a 0.25% impact to 16% of overall premiums resulting from the additional administrative costs to process credits for these new claims. The fiscal impact to PEBB and OEBB overall premium costs is negligible.

The fiscal impact on the Department of Consumer and Business Services is minimal.

**Relevant Dates**

The measure takes effect on January 1, 2026.