

From the Desk of Senator Winsvey Campos

Vote Yes on SB 1181 - Expand Access to Affordable Medicare Coverage

Medicare Supplement Insurance (also called Medigap) can still deny people coverage because of pre-existing health conditions. Medigap helps pay for costs that Original Medicare doesn't cover. But if you don't sign up when you turn 65, insurance companies can **refuse to cover you based on your past health issues.**

And those enrolled in Medicare Advantage (nearly half of Medicare enrollees in Oregon) might want to switch because **they cannot get the care they need.**

So Oregonians are stuck with a tough choice: stay in a plan that doesn't meet their needs or pay high costs with Original Medicare.

Oregonians should have better options.

-1 AMENDMENT: IMPROVED CARE & REDUCED PREMIUM INCREASE

A -1 Amendment has been drafted and is ready for introduction in the House. The amendment will **remove certain community rating qualifiers**, such as **geographic location** and **age rating**. The removal of these community rating qualifiers would result in a **significant reduction** in the range of potential premium increases. A Washington actuarial study cites a potential average premium rate increase of 16 percent, for a proposal similar to SB 1181 with the -1 Amendment.

Senate Bill 1181 as introduced is **guaranteed** to provide better care to Oregon's seniors enrolled in Medigap plans. The -1 Amendment allows insurers more flexibility in pricing.

We shouldn't forget that **patients are responsible for other out-of-pocket costs**. Increased premiums that you pay each month are **more predictable and easier to budget for** than an unexpected medical bill.

**Let patients choose plans during annual open enrollment periods
without penalties for preexisting conditions.**

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