

# House Bill 2540

Sponsored by Representative DIEHL (Presession filed.)

## SUMMARY

The following summary is not prepared by the sponsors of the measure and is not a part of the body thereof subject to consideration by the Legislative Assembly. It is an editor's brief statement of the essential features of the measure **as introduced**. The statement includes a measure digest written in compliance with applicable readability standards.

Digest: Makes certain health insurers credit certain costs to an enrollee's health plan. (Flesch Readability Score: 60.7).

Requires certain health insurers to credit any amount an enrollee pays directly to a provider toward out-of-pocket costs and deductibles in certain circumstances.

## A BILL FOR AN ACT

1  
2 Relating to medical out-of-pocket costs.

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

4 **SECTION 1. Section 2 of this 2025 Act is added to and made a part of ORS 743B.280 to**  
5 **743B.285.**

6 **SECTION 2. (1) An insurer offering a health benefit plan as defined in ORS 743B.005 shall**  
7 **credit any amount an enrollee pays directly to a health care provider to the enrollee's**  
8 **deductible and annual out-of-pocket expenses if:**

9 (a) **The health care item or service is medically necessary and covered under the**  
10 **enrollee's health benefit plan;**

11 (b) **The enrollee does not submit the claim to the insurer; and**

12 (c) **The amount paid to the health care provider is less than the average discounted rate**  
13 **for the item or service paid to an in-network health care provider with the same license.**

14 (2) **An insurer shall establish a process for an enrollee to submit a claim for the credit**  
15 **described in subsection (1) of this section, including the necessary documentation the**  
16 **enrollee is required to submit in support of the claim.**

17 **SECTION 3. Section 2 of this 2025 Act applies to a health benefit plan issued, renewed**  
18 **or extended on or after the effective date of this 2025 Act.**  
19

**NOTE:** Matter in **boldfaced** type in an amended section is new; matter [*italic and bracketed*] is existing law to be omitted. New sections are in **boldfaced** type.