## Senate Bill 716

Sponsored by Senator GORSEK (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: Tells OHA to make rules about registering urgent care centers and creates some standards. Tells some insurers to cover cost of care at registered urgent care centers at a set rate. (Flesch Readability Score: 65.5).

Requires the Oregon Health Authority to adopt rules for registering urgent care centers and specifies requirements.

Requires coverage of services provided by registered urgent care centers by health insurance that reimburses medical costs, plans offered by the Public Employees' Benefit Board and Oregon Educators Benefit Board, health maintenance organizations and multiple employer welfare arrangements and establishes requirements for rates of reimbursement.

Takes effect on the 91st day after adjournment sine die.

1	A BILL FOR AN ACT
<b>2</b>	Relating to urgent care centers; creating new provisions; amending ORS 243.144, 243.877, 750.055
3	and 750.333; and prescribing an effective date.
4	Be It Enacted by the People of the State of Oregon:
5	
6	<b>REGISTERING OF URGENT CARE CENTERS</b>
7	
8	SECTION 1. (1) As used in this section, "urgent care center" means a medical clinic that
9	accepts walk-in patients and is equipped to provide care for illnesses or injuries that require
10	prompt attention but typically are not so serious as to require emergency department ser-
11	vices.
12	(2) The Oregon Health Authority shall adopt by rule criteria for registering an urgent
13	care center in this state. The rules must ensure that a registered urgent care center:
14	(a) Is certified or accredited by a nationally recognized organization or other entity ap-
15	proved by the authority under ORS 441.062;
16	(b) Has expanded hours of operation;
17	(c) Is equipped to diagnose and treat a broad spectrum of illnesses or injuries that are
18	not life-threatening or so serious as to require emergency department services;
19	(d) Has on-site radiology, laboratory services and emergency equipment;
20	(e) Accepts unscheduled, walk-in patients during all hours of operation;
21	(f) Conforms to the accessibility standards established by the Americans with Disabilities
22	Act of 1990 (42 U.S.C. 12101 et seq.); and
23	(g) Is equipped to respond to an emergency situation, including enhanced security meas-
24	ures in the event of a public safety incident.
25	(3) An urgent care center registered in this state must provide the following services:
26	(a) Medical examination, diagnosis and treatment and follow-up medical examinations,

procedures and treatments; and 1 2 (b) Same-day ambulatory health care, including on-demand and scheduled medical, wellness and screening services for: 3 (A) Employees of employers offering employer-sponsored insurance or that are self-4 insured; 5 (B) Injured workers with workers' compensation coverage; 6 (C) Individuals covered by commercial insurance, Medicare, medical assistance or 7 TRICARE; and 8 9 (D) Individuals who wish to pay for their own care. (4) The authority shall prescribe by rule the fee for registering an urgent care center, 10 which may not exceed the authority's costs related to administering the registration re-11 12 quirements and must be based on the size and complexity of the urgent care center. (5) The authority may revoke an urgent care center's registration for failing to meet the 13 requirements established in this section or the rules adopted by the authority to carry out 14 15 this section. 16 INSURANCE REIMBURSEMENT 17 18 19 SECTION 2. Section 3 of this 2025 Act is added to and made a part of the Insurance Code. SECTION 3. (1) A policy or certificate of health insurance issued in this state that re-20 imburses the cost of medical care must reimburse the cost of services provided by an urgent 21 22care center registered pursuant to section 1 of this 2025 Act in an amount 20 percent higher 23than the reimbursement paid for the same services when provided by a medical clinic that is associated with a licensed hospital or an unregistered urgent care center. 94 (2) This section is exempt from ORS 743A.001. 25(3) As used in this section, "urgent care center" has the meaning given that term in 2627section 1 of this 2025 Act. SECTION 4. ORS 243.144, as amended by section 9, chapter 17, Oregon Laws 2024, is amended 2829to read: 30 243.144. Benefit plans offered by the Public Employees' Benefit Board that reimburse the cost 31 of medical and other health services and supplies must comply with the requirements for health 32benefit plan coverage described in: (1) ORS 743A.058; 33 34 (2) ORS 743A.140; (3) ORS 743A.141; 35 (4) ORS 743B.256; 36 37 (5) ORS 743B.287 (4); (6) ORS 743B.420; 38 (7) ORS 743B.423; 39 (8) ORS 743B.601; 40 (9) ORS 743B.810; 41 (10) ORS 743A.325; [and] 42 (11) ORS 743A.051 (2)(c)[.]; and 43 (12) Section 3 of this 2025 Act. 44 SECTION 5. ORS 243.144, as amended by sections 9 and 10, chapter 17, Oregon Laws 2024, is 45

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- 1 amended to read:
- 2 243.144. Benefit plans offered by the Public Employees' Benefit Board that reimburse the cost
- of medical and other health services and supplies must comply with the requirements for health
  benefit plan coverage described in:
- 5 (1) ORS 743A.058;
- 6 (2) ORS 743A.140;
- 7 (3) ORS 743A.141;
- 8 (4) ORS 743B.256;
- 9 (5) ORS 743B.287 (4);
- 10 (6) ORS 743B.420;
- 11 (7) ORS 743B.423;
- 12 (8) ORS 743B.601;
- 13 (9) ORS 743B.810; [and]
- 14 (10) ORS 743A.325[.]; and
- 15 (11) Section 3 of this 2025 Act.

16 <u>SECTION 6.</u> ORS 243.877, as amended by section 11, chapter 17, Oregon Laws 2024, is amended
 17 to read:

- 18 243.877. Benefit plans offered by the Oregon Educators Benefit Board that reimburse the cost 19 of medical and other health services and supplies must comply with the requirements for health 20 benefit plan coverage described in:
- 21 (1) ORS 743A.058;
- 22 (2) ORS 743A.140;
- 23 (3) ORS 743A.141;
- 24 (4) ORS 743B.256;
- 25 (5) ORS 743B.287 (4);
- 26 (6) ORS 743B.420;
- 27 (7) ORS 743B.423;
- 28 (8) ORS 743B.601;
- 29 (9) ORS 743B.810;
- 30 (10) ORS 743A.325; [and]
- 31 (11) ORS 743A.051 (2)(c)[.]; and
- 32 (12) Section 3 of this 2025 Act.

33 <u>SECTION 7.</u> ORS 243.877, as amended by sections 11 and 12, chapter 17, Oregon Laws 2024, is 34 amended to read:

243.877. Benefit plans offered by the Oregon Educators Benefit Board that reimburse the cost of medical and other health services and supplies must comply with the requirements for health benefit plan coverage described in:

- 38 (1) ORS 743A.058;
- 39 (2) ORS 743A.140;
- 40 (3) ORS 743A.141;
- 41 (4) ORS 743B.256;
- 42 (5) ORS 743B.287 (4);
- 43 (6) ORS 743B.420;
- 44 (7) ORS 743B.423;
- 45 (8) ORS 743B.601;

1 (9) ORS 743B.810; [and]

2 (10) ORS 743A.325[.]; and

3 (11) Section 3 of this 2025 Act.

4 **SECTION 8.** ORS 750.055, as amended by section 3, chapter 24, Oregon Laws 2024, section 4, 5 chapter 35, Oregon Laws 2024, section 21, chapter 70, Oregon Laws 2024, and section 162, chapter 6 73, Oregon Laws 2024, is amended to read:

7 750.055. (1) The following provisions apply to health care service contractors to the extent not
8 inconsistent with the express provisions of ORS 750.005 to 750.095:

9 (a) ORS 705.137, 705.138 and 705.139.

(b) ORS 731.004 to 731.150, 731.162, 731.216 to 731.362, 731.382, 731.385, 731.386, 731.390, 731.398
to 731.430, 731.428, 731.450, 731.454, 731.485, as provided in subsection (2) of this section, ORS
731.488, 731.504, 731.508, 731.509, 731.510, 731.511, 731.512, 731.574 to 731.620, 731.640 to 731.652,
731.730, 731.731, 731.735, 731.737, 731.750, 731.752, 731.804, 731.808 and 731.844 to 731.992.

(c) ORS 732.215, 732.220, 732.230, 732.245, 732.250, 732.320, 732.325 and 732.517 to 732.596, not
 including ORS 732.582, and ORS 732.650 to 732.689.

16 (d) ORS 733.010 to 733.050, 733.080, 733.140 to 733.170, 733.210, 733.510 to 733.680 and 733.695 17 to 733.780.

18 (e) ORS 734.014 to 734.440.

19 (f) ORS 742.001 to 742.009, 742.013, 742.016, 742.061, 742.065, 742.150 to 742.162 and 742.518 to 20 742.542.

(g) ORS 743.004, 743.005, 743.007, 743.008, 743.010, 743.018, 743.020, 743.022, 743.023, 743.025,
743.028, 743.029, 743.038, 743.040, 743.044, 743.050, 743.100 to 743.109, 743.402, 743.405, 743.406,
743.417, 743.472, 743.492, 743.495, 743.498, 743.522, 743.523, 743.524, 743.526, 743.535, 743.550, 743.650
to 743.656, 743.680 to 743.689, 743.788 and 743.790.

(h) ORS 743A.010, 743A.012, 743A.014, 743A.020, 743A.034, 743A.036, 743A.040, 743A.044,
743A.048, 743A.051, 743A.052, 743A.058, 743A.060, 743A.062, 743A.063, 743A.064, 743A.065, 743A.066,
743A.068, 743A.070, 743A.080, 743A.082, 743A.084, 743A.088, 743A.090, 743A.100, 743A.104, 743A.105,
743A.108, 743A.110, 743A.124, 743A.140, 743A.141, 743A.148, 743A.150, 743A.160, 743A.168, 743A.169,
743A.170, 743A.175, 743A.185, 743A.188, 743A.190, 743A.192, 743A.250, 743A.252, 743A.260, 743A.310
and 743A.315 and section 2, chapter 771, Oregon Laws 2013, and section 2, chapter 70, Oregon Laws
2024, and section 3 of this 2025 Act.

(i) ORS 743B.001, 743B.003 to 743B.127, 743B.128, 743B.130, 743B.195, 743B.197, 743B.200,
743B.202, 743B.204, 743B.220, 743B.221, 743B.222, 743B.225, 743B.227, 743B.250, 743B.252, 743B.253,
743B.254, 743B.255, 743B.256, 743B.257, 743B.258, 743B.280 to 743B.285, 743B.287, 743B.300, 743B.310,
743B.320, 743B.323, 743B.330, 743B.340, 743B.341, 743B.342, 743B.343 to 743B.347, 743B.400, 743B.403,
743B.407, 743B.420, 743B.423, 743B.450, 743B.451, 743B.452, 743B.453, 743B.470, 743B.475, 743B.505,
743B.550, 743B.555, 743B.601, 743B.602 and 743B.800 and section 2, chapter 24, Oregon Laws 2024,
and section 2, chapter 35, Oregon Laws 2024.

39 (j) The following provisions of ORS chapter 744:

40 (A) ORS 744.052 to 744.089, 744.091 and 744.093, relating to the regulation of insurance produc-41 ers;

42 (B) ORS 744.602 to 744.665, relating to the regulation of insurance consultants; and

43 (C) ORS 744.700 to 744.740, relating to the regulation of third party administrators.

44 (k) ORS 746.005 to 746.140, 746.160, 746.220 to 746.370, 746.600, 746.605, 746.607, 746.608, 746.610,

45 746.615, 746.625, 746.635, 746.650, 746.655, 746.660, 746.668, 746.670, 746.675, 746.680 and 746.690.

1 (2) The following provisions of the Insurance Code apply to health care service contractors ex-2 cept in the case of group practice health maintenance organizations that are federally qualified 3 pursuant to Title XIII of the Public Health Service Act:

4 (a) ORS 731.485, if the group practice health maintenance organization wholly owns and oper-5 ates an in-house drug outlet.

6 (b) ORS 743A.024, unless the patient is referred by a physician, physician associate or nurse 7 practitioner associated with a group practice health maintenance organization.

8

(3) For the purposes of this section, health care service contractors are insurers.

9 (4) Any for-profit health care service contractor organized under the laws of any other state that 10 is not governed by the insurance laws of the other state is subject to all requirements of ORS 11 chapter 732.

12 (5)(a) A health care service contractor is a domestic insurance company for the purpose of de-13 termining whether the health care service contractor is a debtor, as defined in 11 U.S.C. 109.

(b) A health care service contractor's classification as a domestic insurance company under
paragraph (a) of this subsection does not subject the health care service contractor to ORS 734.510
to 734.710.

(6) The Director of the Department of Consumer and Business Services may, after notice and
hearing, adopt reasonable rules not inconsistent with this section and ORS 750.003, 750.005, 750.025
and 750.045 that are necessary for the proper administration of these provisions.

20SECTION 9. ORS 750.055, as amended by section 21, chapter 771, Oregon Laws 2013, section 7, chapter 25, Oregon Laws 2014, section 82, chapter 45, Oregon Laws 2014, section 9, chapter 59, 2122Oregon Laws 2015, section 7, chapter 100, Oregon Laws 2015, section 7, chapter 224, Oregon Laws 232015, section 11, chapter 362, Oregon Laws 2015, section 10, chapter 470, Oregon Laws 2015, section 30, chapter 515, Oregon Laws 2015, section 10, chapter 206, Oregon Laws 2017, section 6, chapter 24 25417, Oregon Laws 2017, section 22, chapter 479, Oregon Laws 2017, section 10, chapter 7, Oregon Laws 2018, section 69, chapter 13, Oregon Laws 2019, section 38, chapter 151, Oregon Laws 2019, 2627section 5, chapter 441, Oregon Laws 2019, section 85, chapter 97, Oregon Laws 2021, section 12, chapter 37, Oregon Laws 2022, section 5, chapter 111, Oregon Laws 2023, section 2, chapter 152, 28Oregon Laws 2023, section 4, chapter 24, Oregon Laws 2024, section 5, chapter 35, Oregon Laws 2930 2024, section 22, chapter 70, Oregon Laws 2024, and section 163, chapter 73, Oregon Laws 2024, is 31 amended to read:

750.055. (1) The following provisions apply to health care service contractors to the extent not
 inconsistent with the express provisions of ORS 750.005 to 750.095:

34 (a) ORS 705.137, 705.138 and 705.139.

(b) ORS 731.004 to 731.150, 731.162, 731.216 to 731.362, 731.382, 731.385, 731.386, 731.390, 731.398
to 731.430, 731.428, 731.450, 731.454, 731.485, as provided in subsection (2) of this section, ORS
731.488, 731.504, 731.508, 731.509, 731.510, 731.511, 731.512, 731.574 to 731.620, 731.640 to 731.652,
731.730, 731.731, 731.735, 731.737, 731.750, 731.752, 731.804, 731.808 and 731.844 to 731.992.

(c) ORS 732.215, 732.220, 732.230, 732.245, 732.250, 732.320, 732.325 and 732.517 to 732.596, not
 including ORS 732.582, and ORS 732.650 to 732.689.

41 (d) ORS 733.010 to 733.050, 733.080, 733.140 to 733.170, 733.210, 733.510 to 733.680 and 733.695 42 to 733.780.

43 (e) ORS 734.014 to 734.440.

44 (f) ORS 742.001 to 742.009, 742.013, 742.016, 742.061, 742.065, 742.150 to 742.162 and 742.518 to 45 742.542.

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1 (g) ORS 743.004, 743.005, 743.007, 743.008, 743.010, 743.018, 743.020, 743.022, 743.023, 743.025, 2 743.028, 743.029, 743.038, 743.040, 743.044, 743.050, 743.100 to 743.109, 743.402, 743.405, 743.406, 3 743.417, 743.472, 743.492, 743.495, 743.498, 743.522, 743.523, 743.524, 743.526, 743.535, 743.550, 743.650 4 to 743.656, 743.680 to 743.689, 743.788 and 743.790.

(h) ORS 743A.010, 743A.012, 743A.014, 743A.020, 743A.034, 743A.036, 743A.040, 743A.044,
743A.048, 743A.051, 743A.052, 743A.058, 743A.060, 743A.062, 743A.063, 743A.064, 743A.065, 743A.066,
743A.068, 743A.070, 743A.080, 743A.082, 743A.084, 743A.088, 743A.090, 743A.100, 743A.104, 743A.105,
743A.108, 743A.110, 743A.124, 743A.140, 743A.141, 743A.148, 743A.150, 743A.160, 743A.168, 743A.169,
743A.170, 743A.175, 743A.185, 743A.188, 743A.190, 743A.192, 743A.250, 743A.252, 743A.260, 743A.310
and 743A.315 and section 2, chapter 70, Oregon Laws 2024, and section 3 of this 2025 Act.

(i) ORS 743B.001, 743B.003 to 743B.127, 743B.128, 743B.130, 743B.195, 743B.197, 743B.200,
 743B.202, 743B.204, 743B.220, 743B.221, 743B.222, 743B.225, 743B.227, 743B.250, 743B.252, 743B.253,
 743B.254, 743B.255, 743B.256, 743B.257, 743B.258, 743B.280 to 743B.285, 743B.287, 743B.300, 743B.310,
 743B.320, 743B.323, 743B.330, 743B.340, 743B.341, 743B.342, 743B.343 to 743B.347, 743B.400, 743B.403,
 743B.407, 743B.420, 743B.423, 743B.450, 743B.451, 743B.452, 743B.453, 743B.470, 743B.475, 743B.505,
 743B.550, 743B.555, 743B.601, 743B.602 and 743B.800 and section 2, chapter 24, Oregon Laws 2024,
 and section 2, chapter 35, Oregon Laws 2024.

18 (j) The following provisions of ORS chapter 744:

(A) ORS 744.052 to 744.089, 744.091 and 744.093, relating to the regulation of insurance produc ers;

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(B) ORS 744.602 to 744.665, relating to the regulation of insurance consultants; and(C) ORS 744.700 to 744.740, relating to the regulation of third party administrators.

(C) ORS 744.700 to 744.740, relating to the regulation of third party administrators.
(k) ORS 746.005 to 746.140, 746.160, 746.220 to 746.370, 746.600, 746.605, 746.607, 746.608, 746.610,

24 746.615, 746.625, 746.635, 746.650, 746.655, 746.660, 746.668, 746.670, 746.675, 746.680 and 746.690.

(2) The following provisions of the Insurance Code apply to health care service contractors except in the case of group practice health maintenance organizations that are federally qualified
pursuant to Title XIII of the Public Health Service Act:

(a) ORS 731.485, if the group practice health maintenance organization wholly owns and oper ates an in-house drug outlet.

30 (b) ORS 743A.024, unless the patient is referred by a physician, physician associate or nurse 31 practitioner associated with a group practice health maintenance organization.

32 (3) For the purposes of this section, health care service contractors are insurers.

(4) Any for-profit health care service contractor organized under the laws of any other state that
is not governed by the insurance laws of the other state is subject to all requirements of ORS
chapter 732.

(5)(a) A health care service contractor is a domestic insurance company for the purpose of de termining whether the health care service contractor is a debtor, as defined in 11 U.S.C. 109.

(b) A health care service contractor's classification as a domestic insurance company under
paragraph (a) of this subsection does not subject the health care service contractor to ORS 734.510
to 734.710.

(6) The Director of the Department of Consumer and Business Services may, after notice and
hearing, adopt reasonable rules not inconsistent with this section and ORS 750.003, 750.005, 750.025
and 750.045 that are necessary for the proper administration of these provisions.

44 <u>SECTION 10.</u> ORS 750.333, as amended by section 5, chapter 24, Oregon Laws 2024, and section 45 23, chapter 70, Oregon Laws 2024, is amended to read:

[6]

750.333. (1) The following provisions apply to trusts carrying out a multiple employer welfare 1 2 arrangement: (a) ORS 705.137, 705.138 and 705.139. 3 (b) ORS 731.004 to 731.150, 731.162, 731.216 to 731.268, 731.296 to 731.316, 731.324, 731.328, 4 731.378, 731.386, 731.390, 731.398, 731.406, 731.410, 731.414, 731.418 to 731.434, 731.454, 731.484, 5 731.486, 731.488, 731.512, 731.574 to 731.620, 731.640 to 731.652, 731.804, 731.808 and 731.844 to 6 731.992. 7 (c) ORS 733.010 to 733.050, 733.140 to 733.170, 733.210, 733.510 to 733.680 and 733.695 to 733.780. 8 9 (d) ORS 734.014 to 734.440. (e) ORS 742.001 to 742.009, 742.013, 742.016, 742.061 and 742.065. 10 (f) ORS 743.004, 743.005, 743.007, 743.008, 743.010, 743.018, 743.020, 743.023, 743.028, 743.029, 11 12743.053, 743.405, 743.406, 743.524, 743.526, 743.535 and 743B.221. (g) ORS 743A.010, 743A.012, 743A.014, 743A.020, 743A.024, 743A.034, 743A.036, 743A.040, 13 743A.048, 743A.051, 743A.052, 743A.058, 743A.060, 743A.062, 743A.063, 743A.064, 743A.065, 743A.066, 14 15 743A.068, 743A.070, 743A.080, 743A.082, 743A.084, 743A.088, 743A.090, 743A.100, 743A.104, 743A.105, 16 743A.108, 743A.110, 743A.124, 743A.140, 743A.141, 743A.148, 743A.150, 743A.160, 743A.168, 743A.169, 743A.170, 743A.175, 743A.180, 743A.185, 743A.188, 743A.190, 743A.192, 743A.250, 743A.252, 743A.260 1718 and 743A.310 and section 2, chapter 70, Oregon Laws 2024, and section 3 of this 2025 Act.

(h) ORS 743B.001, 743B.003 to 743B.127 (except 743B.125 to 743B.127), 743B.195, 743B.197,
743B.200, 743B.202, 743B.204, 743B.220, 743B.222, 743B.225, 743B.227, 743B.250, 743B.252, 743B.253,
743B.254, 743B.255, 743B.256, 743B.257, 743B.258, 743B.310, 743B.320, 743B.321, 743B.330, 743B.340,
743B.341, 743B.342, 743B.343, 743B.344, 743B.345, 743B.347, 743B.400, 743B.403, 743B.407, 743B.420,
743B.423, 743B.451, 743B.453, 743B.470, 743B.505, 743B.550, 743B.555 and 743B.601 and section 2,
chapter 24, Oregon Laws 2024.

25 (i) The following provisions of ORS chapter 744:

26 (A) ORS 744.052 to 744.089, 744.091 and 744.093, relating to the regulation of insurance produc-27 ers;

28 (B) ORS 744.602 to 744.665, relating to the regulation of insurance consultants; and

29 (C) ORS 744.700 to 744.740, relating to the regulation of third party administrators.

30 (j) ORS 746.005 to 746.140, 746.160 and 746.220 to 746.370.

31 (2) For the purposes of this section:

32 (a) A trust carrying out a multiple employer welfare arrangement is an insurer.

(b) References to certificates of authority are references to certificates of multiple employerwelfare arrangement.

35 (c) Contributions are premiums.

(3) The provision of health benefits under ORS 750.301 to 750.341 is the transaction of health
 insurance.

(4) The Department of Consumer and Business Services may adopt rules that are necessary to
 implement the provisions of ORS 750.301 to 750.341.

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CAPTIONS

43 <u>SECTION 11.</u> The unit captions used in this 2025 Act are provided only for the conven-44 ience of the reader and do not become part of the statutory law of this state or express any 45 legislative intent in the enactment of this 2025 Act.

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1	OPERATIVE DATE
<b>2</b>	
3	SECTION 12. (1) Sections 1 and 3 of this 2025 Act and the amendments to ORS 243.144,
4	243.877, 750.055 and 750.333 by sections 4 to 10 of this 2025 Act become operative on January
5	1, 2026.
6	(2) The Oregon Health Authority shall take all steps prior to the operative date specified
7	in subsection (1) of this section that are necessary to carry out the provisions of section 1
8	of this 2025 Act on and after the operative date specified in subsection (1) of this section.
9	SECTION 13. This 2025 Act takes effect on the 91st day after the date on which the 2025
10	regular session of the Eighty-third Legislative Assembly adjourns sine die.
11	