

02/18/2025

House Committee on Behavioral Health and Health Care
Oregon State Capitol
900 Court St NE
Salem, OR 97301

Re: Support for HB2564

Dear Chairman Nosse and Members of the House Committee on Behavioral Health and Health Care

I am honored to provide this written testimony in strong support of House Bill 2564, a critical piece of legislation that adds clarity to the annual health insurance rate and health plan review process.

This bill represents an improvement with how insurance provider health plans can be summarized to the public. It's extremely difficult for the public to wade through hundreds of pages per health plan and therefore thousands of pages per health insurance provider that they are required to submit annually. This bill is important to understand these plans better and allow the public to provide meaningful feedback and comments during the annual rate review process.

In late 2022 I left my job, and in 2023 I started my own business, and our family signed up for health insurance under the ACA. We are now using a small business health plan for our family and employees. While these plans are terrible, in my opinion, compared to the large business health plans, one of the key issues with all of these plans is that we keep getting tripped up by health plan details that we only discover after we "bought" the plan for the year and then receive the 200+ page plan booklet and have to go to page 176 and review a footnote to a table (for example).

The more information the public can receive on these plans, in laymen's terms, and the earlier in the annual review process, the better. We need more transparency and this bill is one step in the right direction. This industry is one of the most opaque I have ever seen.

In my field of engineering, we are not allowed to do anything like these insurance providers. We have to have far more transparency with everything we do for our clients, regulatory compliance, and the public.

I strongly urge you to support House Bill 2564. Thank you for your time and consideration.

Sincerely,

Robert Annear

Portland, OR