



Dear Chair Nosse, Vice-Chairs Javidi and Nelson, and Members of the Committee,

My name is Cynthia Branger Muñoz, and I am submitting this written statement on behalf of the Oregon Education Association, which represents more than 41,000 educators and education service professionals across the state, spanning pre-K through our community colleges. Our members include teachers, bus drivers, custodians, teacher assistants, nutrition specialists, community college faculty and staff, and many others.

I am writing to express our strong opposition to HB 3092.

This bill would require that every dollar paid for prescription drugs—whether by the patient or through assistance programs—be counted toward an enrollee’s cost-sharing limits. While the intent may be to ensure fairness, this change could cause our educators to reach their out-of-pocket maximums much faster.

For the 2024–25 plan year, the Oregon Educators Benefit Board (OEBB) has managed to keep health care costs very stable by using a rate cap of 3.4%. They achieved an overall premium increase of just 3.38%, even saving \$38 million compared to the original estimate. This careful management contrasts sharply with other health insurers, where national premium increases for large groups average around 6.7%. Additionally, for Moda Health plans specifically, these changes could lead to an increase in premium costs by up to 1.3%, adding an extra burden on our members.

At the federal level, there is significant uncertainty regarding healthcare policies. In this climate, making changes that are not critical can add unnecessary risks and costs. Any change that would affect OEBB should consider this important context. If every payment counts toward cost-sharing, OEBB may face extra financial pressure and be forced to reduce or cut benefits—decisions that would directly harm our educators and education service professionals.

Our members work tirelessly to educate and support the future of Oregon. They deserve reliable, affordable health care that meets their needs without unexpected increases. We urge you to oppose HB 3092 to protect the stability of OEBB and ensure our educators continue to receive the full, quality benefits they need and deserve, especially during these times of federal uncertainty.

Thank you for your time and consideration.