

February 27, 2025

House Committee on Behavioral Health and Health Care
900 Court Street NE
Salem, OR 97301

RE: HB 2690: Health Insurance Mandate Review Advisory Committee

Dear Chair Nosse and Members of the Committee:

Thank you for the opportunity to share our support for House Bill 2690. Kaiser Permanente exists to provide high-quality, affordable health care services and to improve the health of our members and the communities we serve. We serve more than 616,000 members in Oregon and SW Washington who access coverage through a variety of plans spanning the commercial, Medicaid and Medicare markets.

Benefit mandates increase health care costs and may not provide a corresponding benefit to Oregonians

As this committee has seen over the last few weeks, the Oregon Legislature considers numerous insurance mandates each session. In this session so far, we have seen over 20 proposed mandates. While well-intentioned, benefit mandates are often not supported by evidence and contribute to rising health care costs without achieving better health outcomes. Depending on the benefit and how it is defined, monthly premium for consumers can increase from less than 0.1% to more than 5%. While this may not seem significant when taken one by one, the cumulative impact of additional benefits year over year can drive large increases in health care costs for consumers.

Unfortunately, legislators are tasked with making decisions about benefit mandates without having a holistic picture of how the benefit mandate(s) will impact costs for consumers and how likely the benefit is to improve the health of patients individually or Oregonians generally.

We urge the Legislature to adopt a process to provide timely and transparent nonpartisan analysis of proposed insurance benefit mandates.

HB 2690, a pilot project version of previous iterations you have seen the last two years, creates an independent commission to help legislators evaluate the medical efficacy and cost impact of a proposed benefit mandate in advance of the session to make informed decisions about which mandates will bring value to Oregonians. The commission will also help legislators understand the scope of coverage under the proposal along with any other legal, regulatory or implementation considerations. However, the commission will not make policy recommendations, and the Legislature will retain policy-making authority, but with the benefit of access to comprehensive data to inform decision making.

HB 2690 will lead to more informed policy discussions around equitable access to mandated benefits, efficacy, and cost. Thirty-two other states have a process to study proposed mandated benefits prior

to enactment and we urge the Legislature adopt a process that allows for thoughtful, transparent review as well. Thank you for your consideration.

Sincerely,

Jen Lewis-Goff,
Government Affairs Director