



# CONSUMER ALLIANCE of Oregon

**MAY 13, 2025**

Dear Chair Nosse, Co-Chairs Javadi and Nelson, and members of the committee:

The Consumer Alliance of Oregon, composed of community-based organizations, nonprofits, subject matter experts, and national advocacy groups, champions the rights and interests of Oregon consumers. Our coalition prioritizes the needs of communities most harmed by predatory financial practices, including communities of color, low-income families, and older Oregonians.

We strongly support Senate Bill 1181, **which prohibits discriminatory practices in the sale of Medicare supplement insurance and establishes a predictable and accessible open enrollment period.** This legislation is a critical step forward in protecting the rights and financial well-being of Oregon's Medicare beneficiaries, particularly older adults and people with disabilities.

From a consumer protection perspective, SB 1181 addresses long-standing inequities in the Medicare market. Too many Oregonians face barriers to coverage based on preexisting conditions or other health-related factors – barriers that are both unjust and harmful. The bill eliminates these discriminatory practices, ensuring that consumers are not penalized simply because of their medical history. **This change promotes fair access and affordability, which are foundational principles of consumer protection.**

Creating a **60-day annual open enrollment window** creates a consistent and transparent pathway for Oregonians to obtain the coverage they need. SB 1181 ensures consumers have a recurring opportunity to make informed, timely choices about their healthcare without fear of being denied or charged more.

SB 1181 strengthens consumer protections, promotes equitable access to essential healthcare coverage, and reinforces the fundamental principle that no Oregonian should be denied fair insurance because of their health status. The Consumer Alliance of Oregon urges your support for this important legislation.

Sincerely,

## **Members of the Consumer Alliance of Oregon**

Bienestar	The Leukemia & Lymphoma Society	Reimagine Oregon
Centro Cultural	Micro Enterprise Services of Oregon	Suma
DevNW	NAYA Action Fund	Oregon Food Bank
Latino Community Association	Oregon Consumer League	SEIU
Oregon Consumer Justice	Oregon Health Equity Alliance	Neighborhood Partnerships
Disability Rights Oregon	OSPIRG	Oregon Just Transition Alliance