

Testimony Submitted by
Chris Coughlin, Policy Director
Oregon Consumer Justice
To the House Committee on Behavioral Health and Health Care

May 13, 2025

Regarding: Support for SB 1181

Chair Nosse, Vice-Chair Javadi, Vice-Chair Nelson, and Members of the Committee,

For the record, my name is Chris Coughlin. I appreciate the opportunity to testify today on behalf of Oregon Consumer Justice in support of SB 1181.

Oregon Consumer Justice (OCJ) is a nonprofit consumer advocacy organization committed to advancing a justice movement that puts people first through policy, community engagement, and the law. We believe all should be free to thrive and equitably share in our abundance of resources. For too long, flawed systems and economic policies that favor profits over people have stood in the way of this reality, with communities of color often experiencing the most significant harm. Strengthened through responsive and reciprocal community relationships, OCJ is building a future where financial and business transactions can be relied upon as safe and where all Oregonians know and have recourse to exercise their consumer rights.

The costs of healthcare services are rising, and the landscape for acquiring and maintaining health insurance is increasingly complex. For older Oregonians, the current process includes additional challenges. Before age 65, most people get to review their options and consider future needs before

choosing a plan during an annual open enrollment period. But when they turn 65, that process changes. They can select either traditional Medicare, with a Medicare Supplement/Medigap, or Medicare Advantage. With limited exceptions, after that initial enrollment period, they can't acquire a Medigap plan without facing medical underwriting.

Oregon Consumer Justice urges your support of SB 1181, which establishes a predictable and accessible open enrollment period for Medigap insurance. This legislation is a critical step forward in protecting the rights and financial well-being of Oregon's Medicare beneficiaries.

The proposed amendment includes a 60-day annual open enrollment window, which 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 age and health status.

Thank you for this opportunity to submit testimony and for your service to Oregon's communities.