

HB 3064 -1 STAFF MEASURE SUMMARY

House Committee On Behavioral Health and Health Care

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Sub-Referral To: Joint Committee On Ways and Means

Meeting Dates: 2/11, 2/27

WHAT THE MEASURE DOES:

The Measure requires certain health insurance plans to cover health services relating to the treatment of perimenopause, menopause, and postmenopause beginning in plan year 2026.

Detailed Summary

- Requires health benefit plans, including the Oregon Educators Benefit Board (OEBB) and the Public Employees' Benefit Board (PEBB), to include coverage for the treatment of perimenopause, menopause, and postmenopause.
- Requires coverage for services including (but not limited to) hormone therapies, antidepressant medications, and osteoporosis prevention and treatment medications. Specifies types of hormone therapies.
- Exempts required coverage from automatic sunset provisions of the Insurance Code.
- Applies to health plan contracts beginning January 1, 2026.

ISSUES DISCUSSED:

- The importance of ensuring equitable access to treatment across the lifespan.
- The significance of post reproductive health and the need for broad treatment options that meet individual needs.
- Consistency of health care coverage across carriers.

EFFECT OF AMENDMENT:

-1 Specifies that only drugs approved by the U.S. Food and Drug Administration may be covered.

Fiscal impact: Fiscal impact issued

Revenue impact: No revenue impact

BACKGROUND:

Menopause, clinically identified after 12 consecutive months without menstruation that is not otherwise caused by an alternate pathology or medical intervention, is the natural transition point in the aging process where a woman's menstrual period ends. Menopause typically occurs between the ages of 45-55 and is preceded by a transitional period, known as perimenopause, during which hormonal changes cause changes in the menstrual cycle. The duration of perimenopause varies depending on the individual, beginning up to a decade before menopause and extending a year after the final mensural period. Postmenopause is the period of time following menopause during which hormonal changes become permanent, leading to an increased risk of health conditions such as osteoporosis.

The menopausal period is marked by changes in hormones which can cause a variety of symptoms affecting an individual's mental and physical well-being. Symptoms may begin during perimenopause and last for years, symptoms may also vary in severity and can impact an individual's quality of life and activities of daily living.

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Symptoms may include, but are not limited to, hot flashes, night sweats, changes in menstrual periods, insomnia, sexual dysfunction, and changes in mood and mental well-being. Treatments for the menopausal period are determined by individual needs but may include specific hormone therapies, medications for insomnia, depression, and the treatment or prevention of osteoporosis. Two other states, Illinois and Louisiana, currently require that health insurers cover services across the menopausal period.

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