



February 5, 2026

**Re: Support for House Bill 4098**

Chair Sosa, Vice Chair Chaichi, Vice Chair Osborne, and Members of the Committee:

My name is Daysi Bedolla Sotelo, I'm here on behalf of the Oregon Health Equity Alliance (OHEA). OHEA is a people of color-led collaborative, organized to center and uplift the wisdom of our communities of color through racial justice informed health equity policies and practices. OHEA serves Clackamas, Multnomah, and Washington counties as one of nine regional health equity coalitions across Oregon.

We strongly support HB 4098 because from our perspective, this legislation is not just about insurance regulation — it is about health equity.

At its core, OHEA believes that overall health is shaped by more than just medical care. Housing stability, financial security, recovery after disasters, and freedom from chronic stress all have a direct impact on people's health. Insurance touches every one of those areas.

When insurance works the way it is supposed to, our communities experience some stability during moments of crisis. However, if claims are delayed, denied, or handled unfairly, the consequences can be devastating. People may lose their ability to get to work, families may lose their homes, have to delay medical care, fall into debt, or experience long-term stress that worsens physical and mental health.

There have been growing concerns about insurer practices that limit coverage for necessary remediation or disregard professional safety assessments, leaving families pressured to return to their homes or vehicles before conditions are fully addressed. Families should not be forced to live in unhealthy conditions that can cause more harm because their insurance company wants to save money.



We also know communities of color, low income and working class people, rural, and older Oregonians are most impacted when it comes to gaps in accountability and enforcement in the insurance industry. When insurance companies are not held to the same consumer protection standards as other industries, these communities bear the greatest burden.

Right now, insurance is the only major industry in Oregon that is excluded from the Unlawful Trade Practices Act. That accountability gap reinforces inequity and leaves too many people without meaningful recourse when they are harmed.

Without effective oversight, patterns of delayed and denied claims continue. This pushes families to accept unsafe or inadequate conditions, compounding the emotional toll of prolonged instability.

HB 4098 is a common-sense step that brings fairness, transparency, and accountability to an industry that Oregonians rely on during their most vulnerable moments. For OHEA, this isn't just a consumer protection issue — It's a health equity issue, a racial justice issue, and a community stability issue.

Thank you for your time!