75th OREGON LEGISLATIVE ASSEMBLY - 2009 Regular Session MEASURE: HB 2194 B

CARRIER:

Sen. Monnes Anderson

STAFF MEASURE SUMMARY

Senate Committee on Health Care & Veterans Affairs

REVENUE: No revenue impact FISCAL: No fiscal impact

Action: Do Pass With Amendments to the A-Engrossed Measure and Be Printed B-Engrossed

Vote: 3 - 2 - 0

Yeas: Bates, Morrisette, Monnes Anderson

Navs: Kruse, Morse

Exc.: 0

Prepared By: Robert Shook, Administrator

Meeting Dates: 4/30, 5/21, 5/26

WHAT THE MEASURE DOES: Modifies the current Oregon Medical Insurance Pool (OMIP) definition of medical insurance to conform to the current health insurance definition used by the Oregon Insurance Division, Department of Consumer and Business Services. Establishes a majority (five of nine) of voting members of the OMIP Board as a quorum. Specifies types of insured individuals excluded from the assessment calculation. Clarifies limits on payment of enrollee premiums by public entities or health care providers. Modifies the OMIP eligibility requirement to comply with federal requirements (180 consecutive days to quality as Oregon resident). Exempts State Children's Health Insurance Program from assessment. Deletes medical payment as specific type of automobile insurance.

ISSUES DISCUSSED:

- Self-insured employers subject to assessment that funds OMIP
- Federal requirements of Employee Retirement Income Security Act
- Majority membership of OMIP Board of Directors
- Children's Health Insurance Program

EFFECT OF COMMITTEE AMENDMENT: Deletes "as required by the board" in reference to reinsurers subject to assessment. Specifies reinsurers "may be" subject to assessment.

BACKGROUND: The Oregon Medial Insurance Pool (OMIP) is the state's high-risk health insurance pool, providing coverage to adults and children who are unable to obtain commercial medical insurance because of pre-existing health conditions. Additionally, OMIP provides coverage to individuals who are eligible for portability coverage but have no access to a commercial Oregon portability plan. OMIP enrollee premium payments cover about 55 percent of the program's medical and drug claim costs, with commercial insurance companies conducting business in Oregon paying the remaining 45 percent through an assessment. The OMIP Board of Directors, representing consumers, insurers, and providers, guide the program's policy.

House Bill 2194-B makes administrative changes to the OMIP statutes.