

A-Engrossed
House Bill 3659

Ordered by the House February 9
Including House Amendments dated February 9

Sponsored by COMMITTEE ON CONSUMER PROTECTION AND GOVERNMENT ACCOUNTABILITY

SUMMARY

The following summary is not prepared by the sponsors of the measure and is not a part of the body thereof subject to consideration by the Legislative Assembly. It is an editor's brief statement of the essential features of the measure.

[Prohibits insurer from voiding, canceling or refusing to renew individual health insurance policy for misstatement or omission of information in application except in certain circumstances involving fraudulent misstatement or omission of information. Prohibits insurer from denying claim for loss within two years of issuance of policy based on preexisting condition unless condition was known by insured prior to application and claim for loss is substantially related to preexisting condition.]

[Prohibits insurer from offering financial incentives or compensation to employee or contractor based upon claims denied by employee or contractor.]

Establishes Temporary High Risk Pool Program to ensure health insurance coverage for individuals who are uninsured and not receiving publicly funded medical assistance. Becomes operative upon receipt of federal funding.

Establishes Temporary High Risk Pool Program Fund. Continuously appropriates moneys in fund to Oregon Medical Insurance Pool Board for purpose of carrying out program.

Sunsets January 2, 2016.

Declares emergency, effective on passage.

A BILL FOR AN ACT

1
2 Relating to health insurance; appropriating money; and declaring an emergency.

3 **Be It Enacted by the People of the State of Oregon:**

4 **SECTION 1. (1) The Temporary High Risk Pool Program Fund is established in the State**
5 **Treasury, separate and distinct from the General Fund, consisting of:**

6 (a) Moneys appropriated to the Temporary High Risk Pool Program Fund by the Legis-
7 lative Assembly;

8 (b) Premiums paid to the Oregon Medical Insurance Pool Board by enrollees in the
9 Temporary High Risk Pool Program established in section 2 of this 2010 Act; and

10 (c) Federal moneys provided to administer the Temporary High Risk Pool Program and
11 pay health insurance premiums for enrollees in the program.

12 (2) All moneys in the Temporary High Risk Pool Program Fund are continuously appro-
13 priated to the Oregon Medical Insurance Pool Board for the purpose of carrying out section
14 2 of this 2010 Act.

15 **SECTION 2. (1) The Temporary High Risk Pool Program is established to ensure health**
16 **insurance coverage for individuals who are uninsured and are not enrolled in the Oregon**
17 **Medical Insurance Pool or other publicly funded medical assistance.**

18 (2) The program shall be administered by the Oregon Medical Insurance Pool Board cre-
19 ated by ORS 735.610. The board shall adopt rules for the program that are designed to obtain
20 the maximum level of federal funding. The rules shall establish:

21 (a) Eligibility criteria for enrollment in the program;

NOTE: Matter in **boldfaced** type in an amended section is new; matter *[italic and bracketed]* is existing law to be omitted. New sections are in **boldfaced** type.

1 **(b) Health care benefits available through the program;**

2 **(c) The cost of premiums for participation in the program; and**

3 **(d) Other enrollment or benefit coverage conditions for the program.**

4 **(3) The board may limit enrollment in the program based on the anticipated federal**
5 **funding and enrollee premium payments.**

6 **SECTION 3.** **The Oregon Health Authority may seek approval from the United States**
7 **Secretary of Health and Human Services that is necessary to obtain federal funding of the**
8 **Temporary High Risk Pool Program established in section 2 of this 2010 Act. The authority**
9 **shall notify the Legislative Counsel upon receipt of the approval or denial of approval.**

10 **SECTION 4.** **Section 2 of this 2010 Act becomes operative upon the Oregon Health**
11 **Authority's receipt of approval from the United States Secretary of Health and Human Ser-**
12 **vices as described in section 3 of this 2010 Act.**

13 **SECTION 5.** **Sections 1 to 3 of this 2010 Act are repealed on January 2, 2016.**

14 **SECTION 6.** **This 2010 Act being necessary for the immediate preservation of the public**
15 **peace, health and safety, an emergency is declared to exist, and this 2010 Act takes effect**
16 **on its passage.**

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