

House Bill 3023

Sponsored by Representative THOMPSON

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 **as introduced**.

Requires Director of Department of Consumer and Business Services to adopt rules allowing insurers to offer health insurance policies or certificates that limit benefits otherwise required by Insurance Code to be covered.

A BILL FOR AN ACT

1
2 Relating to health insurance coverage.

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

4 **SECTION 1. Section 2 of this 2011 Act is added to and made a part of the Insurance Code.**

5 **SECTION 2. (1) Notwithstanding any other provision of the Insurance Code and except**
6 **as provided in subsection (4) of this section, the Director of the Department of Consumer**
7 **and Business Services shall adopt rules to authorize an insurer to offer a policy or certificate**
8 **of health insurance in this state that excludes one or more benefits that are otherwise re-**
9 **quired by the Insurance Code to be covered.**

10 **(2) An insurer offering a policy or certificate of health insurance approved by the director**
11 **to limit benefits under this section shall provide to the insured a written statement of the**
12 **excluded benefit.**

13 **(3) A policy or certificate that limits benefits under this section may not be issued or**
14 **renewed until the insured has signed a form acknowledging receipt of the written statement**
15 **described in subsection (2) of this section.**

16 **(4) The director may not authorize an insurer to exclude coverage of essential health**
17 **benefits, as prescribed by the United State Secretary of Health and Human Services pursuant**
18 **to 42 U.S.C. 18022 or of preventive services that must be covered under 42 U.S.C. 300gg-13.**
19

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.