

From: John Mangan [<mailto:JohnMangan@acli.com>]
Sent: Monday, February 06, 2012 11:20 AM
To: Rep Greenlick; Rep Thompson
Cc: Rep Parrish; Rep Kenemer; Rep Conger; Rep Doherty; Rep Hoyle; 'rep.alissakeny-guyer@state.or.us'; ThieleCirka Sandy
Subject: HB 4046 - Support

Dear Co-Chairs Greenlick and Thompson,

I am writing to you on behalf of the American Council of Life Insurers (ACLI), which like to express its support for HB 4046, a bill that comes before your Health Care committee this afternoon. The ACLI represents more than 300 legal reserve life insurer and fraternal benefit society member companies who write more than 90% of the life insurance, annuities, long term care, disability income and accidental death and dismemberment insurance policies in Oregon and the United States.

We believe HB 4046 properly excludes life insurer products from the health insurance premium tax assessment, which was designed to provide funding to the Health Care Authority. Our products are specifically excluded from the definition of "health benefit plan" throughout Oregon law, for good reason. While technically categorized as "health insurance" under Oregon law, our products, including DI, LTC, accident only and specified disease, have long been recognized by lawmakers as distinctly different from *health care* insurance products, which provide reimbursements for hospital, medical or surgical care. In the original legislation adopting this health insurance premium tax, many of these life insurer products were in fact excluded, but indemnity accident and specified disease insurance was not. HB 4046 will restore the proper exemption of those product lines.

Please let me know if you have any questions. We appreciate your consideration.

Sincerely yours,

John W. Mangan

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