

February 15, 2013

**Testimony to House Consumer Protection and Government Efficiency Committee**

Re: HB 3160- Putting insurance industry under Unfair Trade Practices Act

Chair Holvey, Co-chair Lively, Co-chair Richardson and Committee Members,

My name is Lee Mercer, director of the Main Street Alliance of Oregon. We are a statewide network of small business owners speaking out on issues impacting businesses and our communities. We currently have 1200 business owners on our roster.

One of our key areas of concern is healthcare reform. We have advocated for and defended the Affordable Care Act and the formation of Cover Oregon, the new Oregon health care marketplace. Members of our executive team sit on both the Cover Oregon board and the Consumer Advisory Committee.

We have been active in encouraging Cover Oregon to push as hard as possible on cost and quality control in the roll-out of Oregon's new health care exchange.

And it is our interest in truly affordable health care for small businesses that has led to our interest in and support of several bills Senator Shields is proposing, including today's bill.

Last month we sent an e-mail poll out to our statewide leadership group asking if they would support or oppose a bill to give the Attorney General the power to sue insurance companies that engage in fraud, noting that this is the only line of business exempt from the state's Unfair Trade Practice Act. Of those responding, 96% would support such a bill.

Rarely do we see such a strong consensus among our leadership circle. As such we encourage you to vote for yes on HB 3160.

Thanks for your time and consideration in this matter.

Yours Respectfully,



Lee Mercer  
Director  
Main Street Alliance of Oregon