

REVENUE: No revenue impact

FISCAL: Minimal fiscal impact, no statement issued

Action: Do Pass
Vote: 8 - 1 - 0
Yeas: Conger, Harker, Kennemer, Keny-Guyer, Lively, Thompson, Weidner, Greenlick
Nays: Clem
Exc.: 0
Prepared By: Tyler Larson, Administrator
Meeting Dates: 5/6

WHAT THE MEASURE DOES: Requires an insurer that elects to communicate by electronic means to offer an individual or small group member the option to receive specified information by regular mail. Allows insurers to send notices electronically, without complying with other governing statutes relating to electronic communications to consumers. Requires notices of cancellation or nonrenewal be sent by regular mail.

ISSUES DISCUSSED:

- Impact of default electronic communications on insurer administrative costs
- Regence annual mail expenses for regular mail communications
- Opt out provisions and exemptions for notices of cancellation and nonrenewal

EFFECT OF COMMITTEE AMENDMENT: No amendment.

BACKGROUND: Currently, ORS 743.777 specifies that insurers may communicate electronically with the insured. Proponents of Senate Bill 166-A assert that allowing default electronic communication between health insurers and customers for most communication, while still allowing customers to elect to receive regular mail, will provide customers with faster and more efficient access and reduce administrative costs for insurers.