| Prepared by: | Matt Stayner |
| :--- | :--- |
| Reviewed by: | Susie Jordan |
| Date: | $6 / 3 / 13$ |

## Measure Description:

Requires insurer offering health benefit plans to provide annual notice to policyholders and certificate holders of specified information about Department of Consumer and Business Services' rate review process and consumer advocacy unit; Requires annual notice, enrollment and renewal notices and all marketing materials, newsletters and communications from insurer to enrollee contain information about rate review process and how to provide comments and participate in public hearings, address of DCBS rate review website, instructions for how to sign up to receive rate filing notifications and instructions for how to receive rate filing notifications in formats other than DCBS electronic mailing list. Requires insurers subscribe requesting enrollees on DCBS electronic notification system; Requires DCBS and Oregon Health Authority (OHA) develop standards for evaluating insurers' cost containment and evaluate cost containment goals and results when reviewing rate requests; Requires DCBS establish public process to determine annually official medical trend to be used in all rate review filings. Requires insurers establish how their population varies to justify variance from established trend

## Government Unit(s) Affected:

Department of Consumer and Business Services (DCBS), Oregon Health Authority (OHA)

## Analysis:

The proposed legislation has been determined to have

## MINIMAL EXPENDITURE IMPACT

on state or local government.
While this individual measure has a "Minimal" fiscal impact, an agency may incur a net fiscal impact greater than minimal depending on the cumulative impact of all measures enacted into law that affect the agency.

