

House Bill 3072

Sponsored by Representative FREDERICK; Representatives BARTON, BOONE, DOHERTY, GREENLICK, KOMP, WILLIAMSON, WITT

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 insurer to notify affected policyholders, and persons who requested notification, of rate filing for certain premium rate increases.

Declares emergency, effective on passage.

A BILL FOR AN ACT

1
2 Relating to health insurance; creating new provisions; amending ORS 743.019; and declaring an
3 emergency.

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

5 **SECTION 1.** ORS 743.019 is amended to read:

6 743.019. (1) When an insurer files **for approval by the Director of the Department of Con-**
7 **sumer and Business Services** a schedule or table of premium rates for **an** individual, **a** portability
8 or **a** small employer health [*insurance under ORS 743.018*] **benefit plan as defined in ORS**
9 **743.730**, the director [*of the Department of Consumer and Business Services*] shall open a 30-day
10 public comment period on the rate filing that begins on the date the insurer files the schedule or
11 table of premium rates. The director shall post all comments to the website of the Department of
12 Consumer and Business Services without delay.

13 **(2) If a rate filing represents an average premium rate increase of seven percent or more**
14 **and affects 1,000 or more enrollees in the individual and small employer markets, the insurer**
15 **shall, within three business days after the filing, notify all policyholders affected by the filing**
16 **and all persons who have requested notification of a filing. The notice must include:**

17 **(a) A statement of the average proposed increase in rates and the range of proposed rate**
18 **increases, calculated as percentages;**

19 **(b) Instructions for accessing information about the rate increase at the department's**
20 **website; and**

21 **(c) Instructions for providing public comment on the rate filing.**

22 [(2)] **(3)** The director shall give written notice to an insurer approving or disapproving a rate
23 filing or, with the written consent of the insurer, modifying a rate filing [*submitted under ORS*
24 *743.018*], no later than 10 business days after the close of the public comment period. The notice
25 shall comply with the requirements of ORS 183.415.

26 **SECTION 2.** **The amendments to ORS 743.019 by section 1 of this 2013 Act apply to rate**
27 **filings for periods of coverage that begin on or after the effective date of this 2013 Act.**

28 **SECTION 3.** **This 2013 Act being necessary for the immediate preservation of the public**
29 **peace, health and safety, an emergency is declared to exist, and this 2013 Act takes effect**
30 **on its passage.**

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.

