



Testimony in Support HB 2468

House Committee on Health Care
February 16, 2015

My name is Dr. Jeff Clark, I practice naturopathic primary care in Tualatin, Oregon in a clinic I co-own with two other naturopathic physicians. I am on the board of directors and am the legislative committee chair of the Oregon Association of Naturopathic Physicians (OANP). I am here today on behalf of my association to testify in support of HB 2468.

By way of background, let me explain how I come to be here. As a second career after a successful Oregon hi-tech engineering career I have been in general practice as a naturopathic physician for 6+ years providing primary care. I see everything from acute colds to chronic disease, providing basic physical exams to managing complex conditions like insulin dependent diabetes, coordinating care with other licensed providers, specialists, laboratories and hospitals. I am a contracted in-network provider for most of Oregon's major health insurance carriers.

I was invited to participate in the Insurance Division's Network Adequacy Advisory Workgroup on behalf of the OANP.

OANP has a long history of working toward the state's vision of using all licensed healthcare providers to the top of their license. To that end the Oregon legislature included provider non-discrimination language in the bill that created Coordinated Care Organizations in 2012. This language mirrored language already codified in the Affordable Care Act so that our federal and state laws would reflect and reinforce each other.

We began working with the insurance commissioner in the summer of 2013 – at the time it was Lou Savage – regarding issues related to implementation of the Affordable Care Act. Specifically, we were focused on implementing what has become known colloquially as Section 2706 of the ACA – a clause that prohibits insurance companies from discriminating against state licensed health care providers based on their license type. Insurers are prohibited from discriminating in either coverage or participation in a health insurance plan, and are only allowed to vary reimbursements for the same services based on objective measurements of quality and performance.

Commissioner Savage in 2013 immediately understood the importance of including provider non-discrimination language in Oregon's own state-level network adequacy discussions in order to maintain consistency in networks and insurance coverage for patients moving between medicaid, the newly forming health insurance exchange, and privately purchased individual or group health plans.

Subsequently Commissioner Cali invited us to join the network adequacy discussion for which I was in attendance at all of the large group meetings providing a health care provider perspective for the many issues both large and small that were addressed by that group.

Extending provider non-discrimination language into HB 2468 provides Oregon's agencies regulating both CCOs and the commercial health insurance market the legal tools they need to educate, implement, and enforce laws designed to hold health insurers accountable in a consistent manner. Health insurers do need to be held accountable for providing health plans that provide Oregon citizens with meaningful access to covered healthcare services, utilizing the state licensed provider types of the citizen's own choosing.

We are disappointed that an amendment proposed to HB 2468 would exclude large group plans sold to employers, reducing the applicability of the protections offered in this bill to a mere 10% of the private health insurance plans issued in Oregon. We see no compelling reason why subscribers in large group plans should be denied the same network adequacy protections that this bill will provide for individual and small group plans.

Nevertheless OANP supports HB 2468 as an essential first step toward the Oregon insurance division's ability to ensure access to the healthcare services promised in the purchase of a health plan. We look forward to continuing to work with the Oregon Insurance Division to further the cause of all Oregonians accessing the healthcare they need from the licensed providers of their choosing.