



Statement in Support of SB 313

The Oregon Psychological Association would like to offer the following written statement in Support of Senate Bill 313

The Oregon Psychological Association has watched with great concern as insurance agencies in our state have restricted patient access to care through unscrupulous practices such as very slow payment on claims, denial of valid claims and pressuring consumers to accept substandard care. Checks and balances on power are central to the creation of a fair and ethical democracy. The insurance industry is rich and powerful, yet there are currently no effective checks to compel this industry to deal fairly with consumers. Vulnerable individuals who are seeking help with their conditions deserve to be treated fairly and ethically. When an individual's health insurance refuses to permit the delivery of much needed care, particularly when the wording of the consumer's policy led them to believe such care would be compensated, or when the industry places high hurdles in the way of the practitioner attempting to deliver care, the consumer deserves to have an avenue of redress. This bill provides the consumer with a much needed mechanism to seek compensation for unscrupulous practice, and provides the insurance industry with a much needed incentive to avoid such unscrupulous practice in the first place.

When similar legislation has been enacted in other states, there has been negligible impact on premium rates and other costs to the insurance companies, while providing much needed protection to consumers. The insurance industry, like real estate and retail businesses can easily remain profitable while providing care in a fair manner. Because the insurance industry serves needy and vulnerable individuals, consumers of health care are even more in need of the protection offered by this bill than consumers of real estate and other business services.

Please join us in supporting this very worthy bill on behalf of health care consumers.