

Dear Ms. Thiele Cirka,

You may recall that we spoke last week when I called with a question about HB 3018. While I can conceive of how this bill may be well-intentioned, and I even agree with those plausible good intentions, I'm nonetheless quite concerned that this bill would have enormous harmful impacts on the availability of health insurance in Oregon.

The bill appears to only apply to PPO plans. That focus in itself raises questions about the sponsors intentions to anybody knowledgeable about health insurance in this time. As an aside here, I note that HMO plans have closed networks, so individuals who prefer to seek care outside of the HMO are faced with even more discriminatory charges than those the sponsors appear to seek to remedy.

The bill also does not state whether it would apply to PPO plans offered on the ACA exchange. Large differentials between in-network and out-of-networks cost sharing are an intentional cost control mechanism of the ACA exchanges and Oregon's specific implementation of an ACA exchange.

Unfortunately, I was unsuccessful in getting any information addressing these questions from either the House or Senate sponsors' offices. The Oregon Legislature's extremely untransparent use of the Legislative Council's office in doing the people's legislative business forecloses that as an avenue for me to find out more about details of this bill or who, besides the two sponsors, may have been involved in proposing and drafting it.

I'm assuming Committee staff are also restricted to some degree by our elected officials when it comes to providing the public with whatever information you might have about this bill. Any information you are able to supply that would be responsive to my questions in the second paragraph, viz:

- 1) Would the requirements in this bill only apply to PPO plans and why?
- 2) Would the requirements of this bill apply to in-exchange and out-of-exchange plans, and why or why not?

would be greatly appreciated.

Thank you for your attention to this inquiry.

Best Regards,  
Rick Hangartner