

Chair Greenlick, Vice Chair Hayden, Members of the Committee for the record my name is Rob Nosse. I'm the State Representative for House District 42, inner SE & NE Portland. I'm here today to ask you to adopt the dash 3 amendments to HB 2605 and send it to the House floor with a do pass recommendation.

These amendments are the result of extensive discussions between the Insurance Division, Oregon's Health Co-Op, OSPIRG & several health insurance companies including Cambia Health. I'd like to personally thank Commissioner Cali and Jeannette Holman from the Insurance Division, along with Doug Riggs, Ralph Prows & Peter Ricoy with the Co-Op for their time & effort on this bill. It also wouldn't have been possible without extensive cooperation from Tom Holt representing Cambia Health or Jesse O'Brien with OSPIRG amongst others.

These amendments represent months of compromise between all these stakeholders, and it is my understanding that all involved parties are neutral if not supportive of the bill when the dash 3 amendments are included.

The dash 3 amendments would have the Insurance Division issue a preliminary decision regarding insurance rates after reviewing a companies' rate filing. Insurers and any person adversely affected or aggrieved by the preliminary decision can then meet with the Insurance Division to discuss their concerns with the preliminary decision. OSPIRG, Commissioner Cali's staff & Mr. Holt from Cambia Health have worked carefully on the language of this section to ensure it protects the public's right to comment and prevents insurance companies from using these discussions as an opportunity to gain unfair advantage.

The amendments also allow an insurer to accept the rate proposed by the Insurance Division while pursuing an appeal, so they can participate in the insurance exchange while still retaining their right to appeal a decision they disagree with. It also allows for an expedited process in which an insurer could go directly to the Director of DCBS regarding their rate proposal. They could pursue the traditional administrative appeal if they would like, but this expedited process allows them to have a second look at their modified rate before they have to enter the insurance exchange for the coming year. This process comes from months of discussion between the

Insurance Division and the Co-Op, and in our work on this bill we know of no insurance companies with objections to this process.

Lastly, on those points of mild contention on which stakeholders were not able to come to consensus, these amendments have the Insurance Division convening a work group of stakeholders to issue recommendations later this year on how to address these concerns with the process.

Lorey Freeman from LC and other experts are here if you have any extremely detailed questions. I ask you to adopt the dash 3s and support this bill. They are the result of extensive compromise and discussion and I believe strengthen our already nationally lauded rate review process. Thank you for your time.