

May 14, 2015
Senate Committee on Health Care

Chair Laurie Monnes-Anderson and Members of the Committee,

My testimony is in opposition to HB 2758A based primarily on its disregard for parent's rights. As written to protect individual information of enrollees from policyholder and certificate holder it is poorly constructed. The definition of enrollee in ORS 743.730 (11) Enrollee means an employee, dependent of the employee or an individual otherwise eligible for a group or individual health benefit plan who has enrolled for coverage under the terms of the plan.

This means a dependent of any age, where 5, 10 or 14 year olds could request medical information be kept private - even from their parents as the policyholder or certificate holder. Don't think this is absurd. With the approval of school-based health centers, giving care without parent consent is feasible.

I understand an enrollee "of age" having control of their own information and when Oregon extended coverage under parent's plan to children "of age" we have created this problem. Still, the parent pays the premium and is liable for co-pays and co-insurance. That alone gives them a right of control over enrollees under their policy of any age. Legislation should never force payment without knowledge of the obligation. Once the policyholder is billed or credited for benefits used, as the payer they hold rights to activities on their policy for which they pay. We must teach our children there is an obligation for "free" health care coverage even if of age. And, to take a parent's rights away for younger children is destroying the very core of the family and of our society.

There is a cost to premiums for every thing we require an insurance company to do and this is no exception. This bill holds a lot of maneuvering of information that is costly to a company and will add cost to already high premiums.

This bill needs a lot of work and should go back to the drawing board with more care taken to protect parent rights of under aged children.

Please vote NO on HB 2758A.

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As A Mom, and
Radical Moms of Oregon