

STAFF MEASURE SUMMARY

Senate Committee On Health Care

Fiscal: No fiscal impact
Revenue: No Revenue Impact

Action Date: 02/16/16

Action: Do Pass.

Meeting Dates: 02/16

Vote:

Yeas: 5 - Knopp, Kruse, Monnes Anderson, Shields, Steiner Hayward

Prepared By: Sandy Thiele-Cirka, Committee Administrator

WHAT THE MEASURE DOES:

Defines “limited benefit coverage.” Excludes health insurance offering limited benefit coverage from certain statutory requirements for health insurance coverage.

ISSUES DISCUSSED:

- Current definition of “health insurance”
- Need for additional specificity for different types of insurance benefits
- Provisions of the bill

EFFECT OF COMMITTEE AMENDMENT:

No amendment.

BACKGROUND:

Currently, the Oregon Insurance Code uses the terms “health insurance” and “health benefit plan” to define a broad range of health insurance products. Many insurance products are available to consumers that are not “true health insurance” (e.g., disability insurance, supplemental insurance [where payments go to the individual, not the hospital, doctor, medical provider], specific disease insurance, dental or vision plans, or hospital indemnity insurance marketed as supplemental health insurance) and are oftentimes included in legislation. The proponents assert that making the distinction between comprehensive/major medical health insurance and other types of health insurance products will provide lawmakers with a clear distinction and direction when developing legislative proposals relating to health insurance.