

September 14, 2017

Senator Richard Devlin and Representative Dan Rayfield, Co-Chairs  
Joint Interim Committee on Referendum 301  
Oregon State Legislature

Re: Proposed R301 ballot title

Thank you for the opportunity to provide comment on the proposed ballot title for Referendum 301. It is critical that Oregonians are informed about the potentially momentous impact of this vote, and the ballot title plays an important role in clarifying the stakes. The proposed ballot title fails to convey the full gravity of the vote, and should be revised.

OSPIRG strongly supports the Oregon Reinsurance Program established by House Bill 2391, a measure to contain rising health insurance premiums and stabilize Oregon's health insurance markets that this referendum could jeopardize. The Department of Consumer and Business Services [estimates](#) that the program cut individual health insurance premiums by about 6% for 2018, and we estimate that it has already contributed to cutting premiums by [over \\$100 million](#).

Repealing or defunding the Oregon Reinsurance Program would raise premiums dramatically for the more than 200,000 Oregonians buying coverage on their own and destabilize the state's insurance market, possibly leading to insurers withdrawing from parts of the state and reduced choice and competition for consumers—especially in rural Oregon. Voters deserve to know more about the magnitude of this impact than the current ballot title includes, such as the number of Oregonians affected and the size of the premium rate hike that would result from repeal.

HB 2391 also provides critical, already-budgeted funding for the Oregon Health Plan that helps support health coverage for 375,000 Oregonians. By putting this funding at risk—along with the much larger federal matching funds leveraged by the state's investment—this referendum puts that coverage at risk as well. Voters deserve to know that the health and financial security of hundreds of thousands of Oregonians on the line, and the ballot title should explicitly state how many people will lose coverage if HB 2391 is repealed.

While some have suggested that the Legislature may find other sources of funding for these programs if HB 2391 is repealed, that speculative possibility has no bearing on the impact of R301 itself, which is the proper scope of the ballot title. Oregon voters deserve an accurate and complete picture of what their vote would mean for the health and financial security of themselves and their fellow citizens.

Thank you for your time and consideration.

Jesse Ellis O'Brien, OSPIRG Policy Director