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Department of Consumer and Business Services Budget – SB 5512 AARP Oregon Testimony

February 23, 2017

TO: Joint Ways and Means Subcommittee On Transportation and Economic Development Senator Johnson, Representative Gomberg, Co-Chairs

FROM: Jon Bartholomew, Government Relations Director, AARP Oregon

AARP Oregon is pleased to provide our support for the Department of Consumer and Business Services (DCBS) budget for the 2017-19 biennium. AARP has a very positive working relationship with DCBS staff in a number of areas. DCBS has proactively engaged AARP on consumer protection issues ranging from health insurance, long term care insurance, surprise medical billing, mortgage servicing and more.

Throughout our interactions with the agency, we have found DCBS to be fully dedicated to protecting Oregonians' access to fair products and services through education, regulation and customer assistance. They are problem solvers, listening to the concerns of the public and bringing stakeholders together to find workable solutions.

The consumer protection work that DCBS does has been invaluable to Oregonians. I have directed our AARP members to contact DCBS for concerns they have about issues such as mortgage servicing and insurance. In these cases, we have never heard any complaints about the agency being unresponsive.

AARP Oregon is particular concerned about consumer protection for older Oregonians, as they are increasingly preyed upon for financial exploitation. Our population is aging, and Oregonians who may have early stages of dementia are at a higher risk of becoming victims of fraud. DCBS helps educate the public on how to prevent fraud and collaborates with the Department of Justice to help those who have been victimized.

This agency will continue to be critically important to Oregonians at a time of increased instability in Washington, D.C. Federal agencies may not be as helpful to consumers as they have been in recent years, so Oregon needs to have a strong champion for consumer protection for our residents. AARP Oregon respectfully urges you to support the DCBS budget.

