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House Health Care Committee

HB 2838

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Mr. Chair, members of the House Health Committee, thank you for the opportunity to testify in support of the general concepts in HB 2838, concerning application assisters.

The mission of the Oregon Law Center (OLC) is to “achieve justice for the low-income communities of Oregon by providing a full range of the highest quality civil legal services.” OLC has been engaged in working with the legislature, state agencies, and community allies over the years on the Oregon Health Plan, Medicaid expansion, and Healthcare Transformation, in keeping with our mission.

While our state had technology problems with Cover Oregon, it is worth noting that it was old school person-to-person engagement that resulted in enrollment success. This work was the effort of Oregon Health Authority staff, insurance agents, and community assisters. As we all know, enrollment in the Oregon Health plan and In Qualified Health Plans is complex.

I am especially interested in the work of those assisters in community based organizations. This local and targeted approach helps to ensure that hard to reach populations, such as communities of color, those with language barriers, those with disabling conditions, and others who may be disenfranchised, are served in a way that is respectful and empowering, while working toward the desired outcomes of enrollment and retention.

One difficulty that has been experienced over the years is the sometimes erratic funding of community based organizations that have done this work. I believe it is important that reliable and focused funding be made available to assist new enrollees, as well as those who are renewing their coverage.

It appears that this bill is focused on the Oregon Health Authority and Coordinated Care Organizations. It is worth noting that assistance is also needed for those seeking qualified health plans through the marketplace exchange. It would be worthwhile to include the Department of Consumer and Business Services in this discussion, especially for those at or below 250% of the federal poverty level, where additional cost sharing subsidies are available to those signing up for silver level plans. Again, this is a complex issue for people to navigate, and assisters are very helpful for that purpose.

Finally, I recognize that this bill, if passed and implemented, will have a fiscal impact. Advocates have noted the importance of revenue solutions to create an adequate budget to do the work that is needed. This is especially true, from my perspective, for low income, vulnerable, and disenfranchised communities.

Thank you for your consideration.