

To whom it concerns,
Please post the letter below as formal testimony.

Dear members of the House Business and Labor Committee,

I'm writing in support of HB2858 on remedies for violations of the Insurance Code.

HB2858 establishes transparent and efficient procedures for the Insurance Commissioner to use in adjudicating consumer requests for restitution or enforcement of the insurance code, based on the BOLI Civil Rights Division's process for adjudicating civil rights complaints. Consumers who are unsuccessful in resolving their complaints through the Insurance Commissioner within a year would gain a private right of action.

While the Insurance Commissioner's consumer advocacy unit can be very helpful, consumers are often left in the lurch when insurers don't agree to fix issues voluntarily – there are no laws or administrative rules governing the complaints and enforcement process. The Commissioner's restitution authority under 2013's SB414 has been used only once in all the years it has been in effect.

Please support this bill to give insurance consumers an effective process to resolve their issues through the Insurance Commissioner.

I am a small business owner that provides services to children with autism and their families in Oregon for over 32 years. Recently we became "insurance eligible." We promptly started billing insurance companies for our services. Over the past 18 months only 2 families have been able to access some insurance monies. The amount of "run around" we get in dealing with insurance companies is criminal. They avoid phone calls, claim not to have all the information required to process a claim and when you finally do have all the random bits of information they claim to require they claim that we need to speak to a different department that is now handling claims. It is sad and shameful for companies to be treating children and families and the professionals trying to help them in this manner. Please help provide families with the tools necessary to hold insurance companies accountable to living up to their contractual, professional, and financial obligations.

Respectfully,
Eric Hamblen
Program Director
PACE Place and Connector Rx
[2360 SW 170th Ave.](http://www.PACEplace.org)
[Beaverton, OR 97003](http://www.PACEplace.org)
Direct: [503-888-3939](tel:503-888-3939)
Office: [503-356-8334](tel:503-356-8334) ext 1#
Fax: [503-365-8726](tel:503-365-8726)
www.PACEplace.org
www.ConnectorRx.com