

## SB 332 STAFF MEASURE SUMMARY

### Senate Committee On Business and Transportation

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**Prepared By:** Patrick Brennan, LPRO Analyst

**Meeting Dates:** 2/27, 3/22

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#### WHAT THE MEASURE DOES:

Allows insurers to offer certain rebates, with an aggregate value that does not exceed \$100 in a calendar year, to insureds other than persons for whom the insurer issues a health insurance or health benefit plan.

#### ISSUES DISCUSSED:

- Use of promotional and marketing incentives by insurers
- Health insurance already exempted
- Whether measure should apply to life insurance

#### EFFECT OF AMENDMENT:

*[-1 amendment]* Specifies that prizes, wares, goods merchandise, articles or property may be given as a form of advertising, promotional program or promotional material.

FISCAL: No fiscal impact

REVENUE: No revenue impact

#### BACKGROUND:

ORS 746.045 allows for insurers to provide premium discounts or rebates to policy holders if offered in connection with health promotion/disease prevention under federal law (42 U.S.C. 300gg-4) or state law (ORS 743.824) or in connection to wellness programs defined by the Department of Consumer and Business Services by rule.

Senate Bill 332 provides for insurers to be able to offer prizes, goods, wares, merchandise, or articles of property to persons other than those with insurance policies issued by the insurer, provided such prizes do not have an aggregate value exceeding \$100.