



Oregon School Employees Association

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Chair Laurie Monnes Anderson and Members of the Committee:

My name is Tyler Shipman. I am a government relations specialist with the Oregon School Employees Association (OSEA). Our association represents over 21,000 education employees across the state, including K-12 public schools, education service districts (ESDs), community colleges, Head Starts, park and recreation districts and libraries. I am appearing today on behalf of OSEA to speak in support of Senate Bill (SB) 784.

When patients receive health care they must choose a provider that is in-network or pay an increased rate. Most districts receive insurance from the Oregon Educator Benefits Board (OEBB) which offers plans primarily through Moda Health. The plans offered by Moda Health only cover 50% of the cost for preventative care from out-of-network providers, but cover the entire cost when the provider is in-network. For primary care and specialist office visits a patient will only pay 20% of the cost for in-network providers, but will have to pay 50% of the cost for the same services when the provider is out-of-network. This creates a financial hardship for individuals that see a provider that is out-of-network.

Being able to see a women's health care provider that is in-network is not an option for many Oregonians. In rural parts of the state there may only be one provider in the area. If the provider is out-of-network our members must decide between paying an increased rate or traveling a long distance for an in-network provider. When our members are trying to receive care through a women's health care provider, there are even less available options. Due to our member's low wages, these barriers prevent our members from receiving the care they need.

SB 784 would require an insurer to reimburse out-of-network provider costs at the same rate as in-network costs for services performed by a women's health care provider. This change in the insurance code would allow women to receive treatment from a women's health care provider at the same rate regardless of if the provider is in-network. OSEA supports a health care system that provides access to affordable and adequate health care for all Oregonians. SB 784 removes potential barriers that prevent our members from receiving the care they need.

We urge you to support SB 784.