

SB 783 STAFF MEASURE SUMMARY

Senate Committee On Health Care

Prepared By: Oliver Droppers, LPRO Analyst

Meeting Dates: 3/23, 3/30

WHAT THE MEASURE DOES:

Require insurers to provide enrollees and health care providers with information on covered benefits in a health plan that is user-friendly. Grants the Department of Consumer and Business Services (DCBS) rulemaking authority to implement provisions of the measure. Takes effect, January 1, 2018.

REVENUE: May have revenue impact, but no statement yet issued.

FISCAL: May have fiscal impact, but no statement yet issued.

ISSUES DISCUSSED:

- Reauthorization process for insurers and health care providers
- Easily and readily accessible information for providers and enrollees about a health plan's coverage benefits
- Defining the term "user-friendly"

EFFECT OF AMENDMENT:

No amendment.

BACKGROUND:

The federal Affordable Care Act (ACA) requires all health plans offered on the group and individual markets to provide a summary of coverage for all current and prospective enrollees. The federal rule (45 CFR Part 147) requires health plans offered by carriers to provide information about health plans in clear language in a uniform format to help individuals better understand and compare coverage options.

Senate Bill 783 requires insurers that serve the individual and group markets in Oregon ensure enrollees and providers can access and readily understand and use information about an enrollee's coverage under their health benefit plan.