

SB 332 A STAFF MEASURE SUMMARY

Carrier: Sen. Riley

Senate Committee On Business and Transportation

Action Date: 03/22/17
Action: Do pass with amendments. (Printed A-Eng.)
Vote: 4-1-0-0
Yeas: 4 - Girod, Monroe, Riley, Thomsen
Nays: 1 - Beyer
Fiscal: No fiscal impact
Revenue: No revenue impact
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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:

Specifies that prizes, wares, goods, merchandise, articles or property may be given as a form of advertising, promotional program or promotional material.

BACKGROUND:

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

Senate Bill 332-A 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 and are given as a form of advertising or promotion.