

## **Department of Consumer and Business Services Budget– SB 5011 AARP Oregon Testimony**

February 6, 2019

TO: Joint Ways and Means Subcommittee On Transportation and Economic Development  
Senator Manning, Representative Gomberg, Co-Chairs  
FROM: Jon Bartholomew, Government Relations Director, AARP Oregon

AARP Oregon is pleased to provide our support for the Department of Consumer and Business Services (DCBS) budget for the 2019-21 biennium. AARP has a very positive working relationship with DCBS staff in a number of areas. DCBS has proactively engaged AARP on consumer issues ranging from prescription drug price transparency, health insurance, long term care insurance, surprise medical billing, mortgage servicing and more.

Throughout our interactions with the agency, we have found DCBS to be fully dedicated to protecting Oregonians' access to fair products and services through education, regulation and customer assistance. They are problem solvers, listening to the concerns of the public and bringing stakeholders together to find workable solutions.

The consumer protection work that DCBS does has been invaluable to Oregonians. I have directed our AARP members to contact DCBS for concerns they have about issues such as mortgage servicing and insurance. In these cases, we have never heard any complaints about the agency being unresponsive.

We often refer our members to the DCBS program, the Senior Health Insurance Benefit Assistance (SHIBA) program. SHIBA operates with a large team of volunteers who help Oregonians navigate the Medicare system. SHIBA helps ensure that Oregonians on Medicare get the right coverage for them. This is a clear example of an exemplary program within the agency that directly helps thousands of Oregonians each year.

AARP Oregon is particularly concerned about consumer protection for older Oregonians, as they are increasingly preyed upon for financial exploitation. Our population is aging, and Oregonians who may have early stages of dementia are at a higher risk of becoming victims of fraud. DCBS helps

educate the public on how to prevent fraud and collaborates with the Department of Justice and AARP Oregon at “Scam Jams” to help those who have been victimized.

This agency will continue to be critically important to Oregonians at a time of increased instability in Washington, D.C. Federal agencies may not be as helpful to consumers as they have been in recent years, so Oregon needs to have a strong champion for consumer protection for our residents. AARP Oregon respectfully urges you to support the DCBS budget.

AARP is the nation’s largest nonprofit, nonpartisan organization dedicated to empowering Americans 50 and older to choose how they live as they age. With 510,000 members in Oregon, AARP works to strengthen communities and advocate for what matters most to families with a focus on health security, financial stability and personal fulfillment.