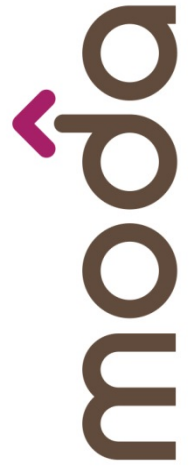


February 4, 2020



Chair Andrea Salinas
House Committee on Health Care

RE: House Bill 4110

Dear Chair Salinas and Committee Members,

I am writing today on behalf of Moda Health Plan to express our support for HB 4110, as modified by the -1 amendment. Moda Health provides coverage for over forty thousand Oregonians in the individual medical insurance market. We recognize that some consumers face challenges with submitting timely payment and support this proposal to give them more time to pay in order to maintain continuous coverage in the market. The proposal will also allow the Division of Financial Regulation (DFR) to develop content requirements to make late payment notices clearer.

The bill was developed with input from a workgroup led by Insurance Commissioner Andrew Stolfi and his staff at the DFR. Moda appreciated the opportunity to participate in the workgroup and thanks Commissioner Stolfi and staff for taking the feedback received and crafting this proposal. The amended bill reflects a reasonable and targeted effort to support consumers in their efforts to maintain individual coverage, while steering clear of complicated or problematic changes to the individual market. This is important because the individual medical market needs a consistent set of policies in order to remain financially stable.

This proposal aligns with the overarching goal of finding mechanisms to allow consumers to maintain continuous coverage on an individual medical plan. Proposals that make it easier for consumers to experience gaps in coverage but then enroll at the point in time that a health condition appears will destabilize the market. The individual market relies on a balance of enrollment from healthy individuals in order to spread out the cost of covering consumers with higher healthcare needs.

Thank you for this opportunity to support HB 4110, as modified by the -1 amendment.

Sincerely,

A handwritten signature in black ink, appearing to read "Dave Nessler-Cass".

Dave Nessler-Cass
Chief Compliance Officer and Director, Regulatory Affairs
Moda Health Plan, Inc.



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