



August 9, 2022

Dear Co-Chair Steiner Hayward, Co-Chair Prusak, and members of the Joint Task Force on the Bridge Health Care Program,

Oregon Consumer Justice (OCJ) is committed to advancing consumer justice, shaping an equitable and inclusive marketplace, and improving Oregonians' rights as consumers. The health care marketplace is very complicated and often difficult for consumers to navigate. Oregon Consumer Justice is supportive of the goals of a bridge program to provide affordable health insurance coverage and to improve the continuity of coverage for individuals and families whose eligibility for the Oregon Health Plan changes regularly because of fluctuations in income.

OCJ appreciates the difficult situation you are in as you try to balance the various components of a health care offering, especially as the assumptions you went into this work with have shifted as more information has become available. We especially appreciated the comments at the last meeting that it is difficult to make decisions around recommendations when there are still so many questions to be answered about the specifics, so we were glad to hear that the initial report you are working on now would be preliminary. That will allow stakeholders opportunity for thoughtful review and input.

As you continue to move through this process, we urge you to engage with the consumers who will be most impacted by your recommendations. We were sorry to see the July 21st evening session to hear from consumers canceled, and hope that there will be opportunities to hear from consumers during this process. Authentic community engagement - creating spaces where individuals' voices are valued and heard - takes time and resources, and is essential to creating programs that work for the people they are meant to serve. **We would urge you to consider holding some focus groups with targeted outreach to various demographic groups and offering compensation for people's time to gather feedback and insight about the reality of the needs of the populations that would be served by this offering.**

To help us get started as an organization, Oregon Consumer Justice hosted 12 community listening sessions in partnership with community organizations between July 2021 and February 2022, to begin to understand how Oregonians experience consumer injustice. These initial sessions included low-income communities, Black and Latinx communities, immigrant communities, rural communities, elders, and people who had experienced incarceration. Our goal was to focus on consumers who most [frequently experience predatory behaviors](#). These are many of the same consumers who we think this Task Force should be centering as you make decisions. We know that the small sample size for these listening sessions means the findings are most useful as a guide for further conversations and research, which is why we are urging you to engage and directly hear from Oregonians. However, we thought you might find

some of our findings informative. The listening sessions we held covered a very wide range of topics, but issues around health care insurance, billing, and debt collection practices did come up, and we have highlighted those relevant findings below:

**Insurance Coverage:** Participants shared that often, their medical insurance does not cover what their health care providers want to prescribe as treatment. Some participants told us about providers who conduct tests and procedures not covered by their medical insurance without first notifying them about the lack of coverage or discussing the impacts of the costs.

**Healthcare billing:** We heard stories of confusion related to healthcare billing. Prices of procedures and doctor visits are unclear until they are billed. We also heard that healthcare billing is quite aggressive.

**Medical debt/collections** We heard multiple stories about the impacts of medical debt. Some participants shared that they do not have health insurance and have racked up thousands of dollars in medical debt. For many, their debt is so large, they won't ever be able to pay it back.

We also heard from a previously incarcerated individual that "it's hard sometimes to get Oregon Health Plan turned back on during release counseling".

And finally, one participant spoke about the impacts of gaps in insurance, sharing the example of thinking that a previous insurance would cover a bill and then when it doesn't the impact that can have on a family's budget.

We certainly appreciate the work that you are doing to try to create a bridge program to keep people from falling through the cracks of our health insurance marketplace. We believe that a consumer focused program that maintains health services to be covered without enrollee cost sharing should be the goal.

Sincerely,

Chris Coughlin  
Policy Director