

2021 ACA reconnect HB 2046



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Biannual legislation to respond to changes in federal health reform laws and make other technical fixes.

Need for legislation:

- ACA supersedes state law
- Some Oregon statutes do not align with ACA
- Ensures key provisions of ACA are included in Oregon law
- Enables DCBS to effectively regulate health insurance markets

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Key proposed provisions:

- Extend the minimum grace period for individual health benefit plans from 10 to 30 days
- Allow consumers at least 15 days to make the initial premium payment
- Clarify requirements and process for consumers seeking external review

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Key proposed provisions:

- Adopt ACA standards for internal claims procedures, including minimum requirements for notices of adverse benefit determinations
- Enable the department to access data from the All Payer, All Claims (APAC) database
- Give DCBS authority to adopt rules establishing mandatory written disclosures that must be provided to consumers before purchasing non-ACA products