

HB 2046A

Health Insurance Updates & ACA reconnect



2021 Health Insurance Updates & ACA reconnect

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

Need for legislation:

- ACA supersedes state law
- Ensures key provisions of ACA are included in Oregon law
- ACA alignment and other technical fixes enable DCBS to effectively regulate health insurance markets

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Key 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 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

Proposed Amendment

- Expands health insurer reporting under Drug Price Transparency Program
- Requires reports from all insurers offering health benefit plans to get a more complete picture of drug spending