A-Engrossed

House Bill 4083

Ordered by the House February 16
Including House Amendments dated February 16

Sponsored by Representatives PRUSAK, MOORE-GREEN; Representatives ALONSO LEON, REYNOLDS, SCHOUTEN, Senators PATTERSON, STEINER HAYWARD (Presession filed.)

SUMMARY

The following summary is not prepared by the sponsors of the measure and is not a part of the body thereof subject to consideration by the Legislative Assembly. It is an editor's brief statement of the essential features of the measure.

Requires individual and group health insurance policies, health care service contractors and multiple employer welfare arrangements to provide reimbursement for at least three primary care visits annually in addition to one annual preventive primary care visit covered without cost-sharing. Exempts commercial plans offered to public employees by Public Employees’ Benefit Board and Oregon Educators Benefit Board.

Prohibits individual and group health insurance policies, health care service contractors, multiple employer welfare arrangements and, beginning January 1, 2024, state medical assistance program from denying coverage for services provided by behavioral health home and patient centered primary care home because services were provided on same day or in same facility. Limits copayments for services provided by behavioral health home and patient centered primary care home on same day or in same facility.

Prohibits individual and group health insurance policies, health care service contractors, multiple employer welfare arrangements and, beginning January 1, 2024, state medical assistance program from requiring prior authorization for specialty behavioral health services provided at behavioral health home or patient centered primary care home.

A BILL FOR AN ACT

Relating to primary care; creating new provisions; and amending ORS 750.055 and 750.333 and section 5, chapter 575, Oregon Laws 2015.

Be It Enacted by the People of the State of Oregon:

SECTION 1. Sections 2 to 4 of this 2022 Act are added to and made a part of the Insurance Code.

SECTION 2. (1) As used in this section, “primary care” means outpatient behavioral health services, nonspecialty medical services or the coordination of health care for the purpose of:

(a) Promoting or maintaining behavioral and physical health and wellness; and

(b) Diagnosis, treatment or management of acute or chronic conditions caused by disease, injury or illness.

(2) An individual or group policy or certificate of health insurance that is not offered on the health insurance exchange and that reimburses the cost of hospital, medical or surgical expenses, other than coverage limited to expenses from accidents or specific diseases and limited benefit coverage, shall, in each plan year, reimburse the cost of at least three primary care visits for behavioral health or physical health treatment.

(3) The coverage under subsection (2) of this section:

(a) May not be subject to copayments, coinsurance or deductibles, except as provided in ORS 742.008; and

NOTE: Matter in boldfaced type in an amended section is new; matter [italic and bracketed] is existing law to be omitted. New sections are in boldfaced type.
(b) Is in addition to one annual preventive primary care visit that must be covered without cost-sharing.

(4) An insurer that offers a qualified health plan on the health insurance exchange must offer at least one plan in each metal tier offered by the insurer that provides the coverage described in subsections (2) and (3) of this section.

(5) This section does not apply to health benefit plans offered to public employees by insurers that contract with the Public Employees’ Benefit Board or the Oregon Educators Benefit Board.

(6) This section is exempt from ORS 743A.001.

SECTION 3. (1) As used in this section:

(a) “Behavioral health home” means an entity providing behavioral health services that the Oregon Health Authority has found to meet the core attributes established under ORS 413.259 for a behavioral health home.

(b) “Patient centered primary care home” means an entity providing health care services that the authority has found to meet the core attributes established under ORS 413.259 for a patient centered primary care home.

(2) An individual or group policy or certificate of health insurance that reimburses the cost of hospital, medical or surgical expenses, other than coverage limited to expenses from accidents or specific diseases and limited benefit coverage, may not:

(a) Exclude coverage for a behavioral health service or a physical health service on the basis that the behavioral health service and physical health service were provided on the same day or in the same facility.

(b) Impose a copayment for physical health services provided by an in-network provider in a behavioral health home on the same day or in the same facility that a copayment was charged for behavioral health services.

(c) Impose a copayment for behavioral health services provided by an in-network provider in a patient centered primary care home on the same day or in the same facility that a copayment was charged for physical health services.

(d) Require prior authorization for a covered behavioral health service provided by a specialist in a behavioral health home or a patient centered primary care home.

(3) Subsection (2)(a) of this section does not apply to a health benefit plan in which providers are reimbursed by payment of a fixed global budget, using a value-based payment arrangement or using other alternative payment methodologies.

(4) This section is exempt from ORS 743A.001.

SECTION 4. (1) As used in this section, “primary care provider” means an individual licensed or certified in this state to provide outpatient, nonspecialty medical services or the coordination of health care for the purpose of:

(a) Promoting or maintaining mental and physical health and wellness; and

(b) Diagnosis, treatment or management of acute or chronic conditions caused by disease, injury or illness.

(2) An insurer offering an individual or group policy or certificate of health insurance that reimburses the cost of hospital, medical or surgical expenses, other than coverage limited to expenses from accidents or specific diseases and limited benefit coverage, must assign a beneficiary under the policy or certificate to a primary care provider if the beneficiary or a parent of a minor beneficiary has not selected a primary care provider by the 90th day of
the plan year. If the insurer assigns the beneficiary to a primary care provider, the insurer
shall provide notice of the assignment to the beneficiary or parent and to the primary care
provider.

(3) A beneficiary may select a different primary care provider at any time.

(4) The Department of Consumer and Business Services shall adopt rules, consistent with
rules adopted by the Oregon Health Authority under section 6 of this 2022 Act, prescribing
a methodology for assignment and attribution of beneficiaries, to ensure accuracy and
agreement between insurers and providers. The rules must prioritize consumer choice, en-
sure collaboration between insurers and providers and be consistent with recommendations
of the primary care payment reform collaborative described in section 2, chapter 575, Oregon
Laws 2015.

SECTION 5. Section 6 of this 2022 Act is added to and made a part of ORS chapter 414.

SECTION 6. (1) A claim for reimbursement for a behavioral health service or a physical
health service provided to a medical assistance recipient may not be denied by the Oregon
Health Authority or a coordinated care organization on the basis that the behavioral health
service and physical health service were provided on the same day or in the same facility,
unless required by state or federal law.

(2) A coordinated care organization may not require prior authorization for specialty
behavioral health services provided to a medical assistance recipient at a behavioral health
care home or a patient centered primary care home unless permitted to do so by the authority.

(3) The authority must assign a medical assistance recipient who is not enrolled in a
coordinated care organization, and a coordinated care organization must assign a member
of the coordinated care organization, to a primary care provider if the recipient or member
has not selected a primary care provider by the 90th day after enrollment in medical assist-
ance. The authority or the coordinated care organization shall provide notice of the assign-
ment to the recipient or member and to the primary care provider.

(4) A recipient or member may select a different primary care provider at any time.

(5) Subsection (1) of this section does not apply to coordinated care organizations’ pay-
ments to providers using a value-based payment arrangement or other alternative payment
methodology.

(6) The authority shall adopt rules, consistent with rules adopted by the Department of
Consumer and Business Services under section 4 of this 2022 Act, prescribing a methodology
for assignment and attribution of medical assistance recipients, to ensure accuracy and
agreement between coordinated care organizations, the authority and providers. The rules
must prioritize consumer choice, ensure collaboration between the authority, coordinated
care organizations and providers and be consistent with recommendations of the primary
care payment reform collaborative described in section 2, chapter 575, Oregon Laws 2015.

SECTION 7. ORS 750.055 is amended to read:

750.055. (1) The following provisions apply to health care service contractors to the extent not
inconsistent with the express provisions of ORS 750.005 to 750.095:

(a) ORS 705.137, 705.138 and 705.139.

(b) ORS 731.004 to 731.150, 731.162, 731.216 to 731.362, 731.382, 731.385, 731.386, 731.390, 731.398
to 731.430, 731.428, 731.450, 731.454, 731.485, as provided in subsection (2) of this section, ORS
731.488, 731.504, 731.508, 731.509, 731.510, 731.511, 731.512, 731.574 to 731.620, 731.640 to 731.652,
731.730, 731.731, 731.735, 731.737, 731.750, 731.752, 731.804, 731.808 and 731.844 to 731.992.

[3]

(d) ORS 733.010 to 733.050, 733.080, 733.140 to 733.170, 733.210, 733.510 to 733.680 and 733.695 to 733.780.

(e) ORS 734.014 to 734.440.

(f) ORS 742.001 to 742.009, 742.013, 742.016, 742.061, 742.150 to 742.162 and 742.518 to 742.542.

(g) ORS 743.004, 743.005, 743.007, 743.008, 743.010, 743.018, 743.020, 743.022, 743.023, 743.028, 743.029, 743.038, 743.040, 743.044, 743.050, 743.100 to 743.109, 743.402, 743.405, 743.406, 743.417, 743.472, 743.492, 743.495, 743.498, 743.522, 743.523, 743.524, 743.526, 743.535, 743.550, 743.650 to 743.656, 743.680 to 743.689, 743.788 and 743.790 and section 4 of this 2022 Act.


(j) The following provisions of ORS chapter 744:

(A) ORS 744.052 to 744.089, 744.091 and 744.093, relating to the regulation of insurance producers;

(B) ORS 744.602 to 744.665, relating to the regulation of insurance consultants; and

(C) ORS 744.700 to 744.740, relating to the regulation of third party administrators.


(2) The following provisions of the Insurance Code apply to health care service contractors except in the case of group practice health maintenance organizations that are federally qualified pursuant to Title XIII of the Public Health Service Act:

(a) ORS 731.485, if the group practice health maintenance organization wholly owns and operates an in-house drug outlet.

(b) ORS 743A.024, unless the patient is referred by a physician, physician assistant or nurse practitioner associated with a group practice health maintenance organization.

(3) For the purposes of this section, health care service contractors are insurers.

(4) Any for-profit health care service contractor organized under the laws of any other state that is not governed by the insurance laws of the other state is subject to all requirements of ORS chapter 732.

(5)(a) A health care service contractor is a domestic insurance company for the purpose of determining whether the health care service contractor is a debtor, as defined in 11 U.S.C. 109.

(b) A health care service contractor's classification as a domestic insurance company under paragraph (a) of this subsection does not subject the health care service contractor to ORS 734.510.

750.055. (1) The following provisions apply to health care service contractors to the extent not inconsistent with the express provisions of ORS 750.005 to 750.095:

(a) ORS 705.137, 705.138 and 705.139.
(b) ORS 731.004 to 731.150, 731.162, 731.216 to 731.362, 731.382, 731.385, 731.386, 731.390, 731.398 to 731.430, 731.428, 731.450, 731.454, 731.485, as provided in subsection (2) of this section, ORS 731.488, 731.504, 731.508, 731.509, 731.510, 731.511, 731.512, 731.574 to 731.620, 731.640 to 731.652, 731.730, 731.731, 731.735, 731.737, 731.750, 731.752, 731.804, 731.808 and 731.844 to 731.992.
(d) ORS 733.010 to 733.050, 733.080, 733.140 to 733.170, 733.210, 733.510 to 733.680 and 733.695 to 733.780.
(e) ORS 734.014 to 734.440.
(f) ORS 742.001 to 742.009, 742.013, 742.016, 742.061, 742.065, 742.150 to 742.162 and 742.518 to 742.542.
(g) ORS 743.004, 743.005, 743.007, 743.008, 743.010, 743.018, 743.020, 743.022, 743.023, 743.028, 743.029, 743.038, 743.040, 743.044, 743.050, 743.100 to 743.109, 743.402, 743.405, 743.406, 743.417, 743.472, 743.474, 743.495, 743.498, 743.522, 743.523, 743.524, 743.526, 743.535, 743.550, 743.650 to 743.656, 743.680 to 743.689, 743.788 and 743.790 and section 4 of this 2022 Act.
(j) The following provisions of ORS chapter 744:
(A) ORS 744.052 to 744.089, 744.091 and 744.093, relating to the regulation of insurance produc-
ers;

(B) ORS 744.602 to 744.665, relating to the regulation of insurance consultants; and
(C) ORS 744.700 to 744.740, relating to the regulation of third party administrators.
(k) ORS 746.005 to 746.140, 746.160, 746.220 to 746.370, 746.600, 746.605, 746.607, 746.608, 746.610,
(2) The following provisions of the Insurance Code apply to health care service contractors except in the case of group practice health maintenance organizations that are federally qualified pursuant to Title XIII of the Public Health Service Act:
(a) ORS 731.485, if the group practice health maintenance organization wholly owns and operates an in-house drug outlet.
(b) ORS 743A.024, unless the patient is referred by a physician, physician assistant or nurse practitioner associated with a group practice health maintenance organization.
(3) For the purposes of this section, health care service contractors are insurers.
(4) Any for-profit health care service contractor organized under the laws of any other state that is not governed by the insurance laws of the other state is subject to all requirements of ORS chapter 732.
(5)(a) A health care service contractor is a domestic insurance company for the purpose of determining whether the health care service contractor is a debtor, as defined in 11 U.S.C. 109.
(b) A health care service contractor’s classification as a domestic insurance company under paragraph (a) of this subsection does not subject the health care service contractor to ORS 734.510 to 734.710.
(6) The Director of the Department of Consumer and Business Services may, after notice and hearing, adopt reasonable rules not inconsistent with this section and ORS 750.003, 750.005, 750.025 and 750.045 that are necessary for the proper administration of these provisions.

SECTION 9. ORS 750.333 is amended to read:
ORS 750.333. (1) The following provisions apply to trusts carrying out a multiple employer welfare arrangement:
(a) ORS 705.137, 705.138 and 705.139.
(b) ORS 731.004 to 731.150, 731.162, 731.216 to 731.268, 731.296 to 731.316, 731.324, 731.328,
731.378, 731.386, 731.390, 731.398, 731.406, 731.410, 731.414, 731.418 to 731.434, 731.454, 731.484,
731.486, 731.488, 731.512, 731.574 to 731.620, 731.640 to 731.652, 731.804, 731.808 and 731.844 to
731.992.
(c) ORS 733.010 to 733.050, 733.140 to 733.170, 733.210, 733.510 to 733.680 and 733.695 to 733.780.
(d) ORS 734.014 to 734.440.
(e) ORS 742.001 to 742.009, 742.013, 742.016, 742.061 and 742.065.
(f) ORS 743.004, 743.005, 743.007, 743.008, 743.010, 743.018, 743.020, 743.023, 743.028, 743.029,
743.053, 743.405, 743.406, 743.524, 743.526 and 743.535 and section 4 of this 2022 Act.
(g) ORS 743A.010, 743A.012, 743A.014, 743A.020, 743A.024, 743A.034, 743A.036, 743A.040,
743A.048, 743A.051, 743A.052, 743A.058, 743A.060, 743A.062, 743A.063, 743A.064, 743A.065, 743A.066,
743A.068, 743A.070, 743A.080, 743A.082, 743A.084, 743A.088, 743A.090, 743A.100, 743A.104, 743A.105,
743A.175, 743A.180, 743A.185, 743A.188, 743A.190, 743A.192, 743A.250, 743A.252 and 743A.260 and sections 2 and 3 of this 2022 Act.
(h) ORS 743B.001, 743B.003 to 743B.127 (except 743B.125 to 743B.127), 743B.195, 743B.197,
743B.200, 743B.202, 743B.204, 743B.220, 743B.222, 743B.225, 743B.227, 743B.250, 743B.252, 743B.253,

(i) The following provisions of ORS chapter 744:
(A) ORS 744.052 to 744.089, 744.091 and 744.093, relating to the regulation of insurance producers;
(B) ORS 744.006 to 744.065, relating to the regulation of insurance consultants; and
(C) ORS 744.700 to 744.740, relating to the regulation of third party administrators.

(j) ORS 746.005 to 746.140, 746.160 and 746.220 to 746.370.

(2) For the purposes of this section:
(a) A trust carrying out a multiple employer welfare arrangement is an insurer.
(b) References to certificates of authority are references to certificates of multiple employer welfare arrangement.
(c) Contributions are premiums.

(3) The provision of health benefits under ORS 750.301 to 750.341 is the transaction of health insurance.

(4) The Department of Consumer and Business Services may adopt rules that are necessary to implement the provisions of ORS 750.301 to 750.341.

SECTION 10. Section 4 of this 2022 Act is amended to read:

Sec. 4. (1) As used in this section, “primary care provider” means an individual licensed or certified in this state to provide outpatient, non-specialty medical services or the coordination of health care for the purpose of:
(a) Promoting or maintaining mental and physical health and wellness; and
(b) Diagnosis, treatment or management of acute or chronic conditions caused by disease, injury or illness.

(2) An insurer offering an individual or group policy or certificate of health insurance that reimburses the cost of hospital, medical or surgical expenses, other than coverage limited to expenses from accidents or specific diseases and limited benefit coverage, must assign a beneficiary under the policy or certificate to a primary care provider if the beneficiary or a parent of a minor beneficiary has not selected a primary care provider by the 90th day of the plan year. If the insurer assigns the beneficiary to a primary care provider, the insurer shall provide notice of the assignment to the beneficiary or parent and to the primary care provider.

(3) A beneficiary may select a different primary care provider at any time.

(4) The Department of Consumer and Business Services shall adopt rules, consistent with rules adopted by the Oregon Health Authority under section 6 of this 2022 Act, prescribing a methodology for assignment and attribution of beneficiaries, to ensure accuracy and agreement between insurers and providers. The rules must prioritize consumer choice[,] and ensure collaboration between insurers and providers [and be consistent with recommendations of the primary care payment reform collaborative described in section 2, chapter 575, Oregon Laws 2015].

SECTION 11. Section 6 of this 2022 Act is amended to read:

Sec. 6. (1) A claim for reimbursement for a behavioral health service or a physical health service provided to a medical assistance recipient may not be denied by the Oregon Health Authority or a coordinated care organization on the basis that the behavioral health service and physical health service were provided on the same day or in the same facility, unless required by state or federal law.
(2) A coordinated care organization may not require prior authorization for specialty behavioral health services provided to a medical assistance recipient at a behavioral health home or a patient centered primary care home unless permitted to do so by the authority.

(3) The authority must assign a medical assistance recipient who is not enrolled in a coordinated care organization, and a coordinated care organization must assign a member of the coordinated care organization, to a primary care provider if the recipient or member has not selected a primary care provider by the 90th day after enrollment in medical assistance. The authority or the coordinated care organization shall provide notice of the assignment to the recipient or member and to the primary care provider.

(4) A recipient or member may select a different primary care provider at any time.

(5) Subsection (1) of this section does not apply to coordinated care organizations’ payments to providers using a value-based payment arrangement or other alternative payment methodology.

(6) The authority shall adopt rules, consistent with rules adopted by the Department of Consumer and Business Services under section 4 of this 2022 Act, prescribing a methodology for assignment and attribution of medical assistance recipients, to ensure accuracy and agreement between coordinated care organizations, the authority and providers. The rules must prioritize consumer choice[,] and ensure collaboration between the authority, coordinated care organizations and providers [and be consistent with recommendations of the primary care payment reform collaborative described in section 2, chapter 575, Oregon Laws 2015].

SECTION 12. Section 5, chapter 575, Oregon Laws 2015, as amended by section 8, chapter 26, Oregon Laws 2016, and section 19, chapter 489, Oregon Laws 2017, is amended to read:

Sec. 5. (1) Sections 1 to 4, chapter 575, Oregon Laws 2015, are repealed on December 31, 2027.

(2) Section 3 [of this 2017 Act], chapter 489, Oregon Laws 2017, is repealed on December 31, 2027.

(3) The amendments to sections 4 and 6 of this 2022 Act by sections 10 and 11 of this 2022 Act become operative on December 31, 2027.

SECTION 13. Sections 2, 3 and 4 of this 2022 Act and the amendments to ORS 750.055 and 750.333 by sections 7 to 9 of this 2022 Act apply to policies or certificates of insurance issued, renewed or extended on or after October 1, 2023, for coverage during the 2024 plan year.

SECTION 14. Section 6 of this 2022 Act becomes operative on January 1, 2024.