SB 191 STAFF MEASURE SUMMARY

Senate Committee On Health Care

Prepared By: Maya Green, LPRO Analyst

Meeting Dates: 2/6

WHAT THE MEASURE DOES:

Requires Oregon Health Authority (OHA) to study fee-for-service medical assistance recipients' access to health care providers in rural areas of this state. Directs OHA to submit findings to interim committees of the Legislative Assembly not later than September 15, 2024. Sunsets January 2, 2025. Takes effect on the 91st day following adjournment sine die.

ISSUES DISCUSSED:

EFFECT OF AMENDMENT:

Replaces the measure. Requires OHA to enter an interagency agreement with the Department of Consumer and Business Services (DCBS) to make independent medical review available to Oregon Health Plan (OHP) members when coordinated care organizations (CCOs) deny payment or coverage.

BACKGROUND:

External review is an independent medical review of a coverage decision by a health insurance plan or medical assistance program. It is performed by a third-party who is independent from the insurer. First, an enrollee must appeal to the insurer or medical assistance program. If the appeal is denied, an external review can be requested. In urgent situations, an external review may be requested even if the internal appeals process is not yet completed.

In Oregon, only people enrolled in commercial plans may request external review. After the insurer denies an appeal, a commercial plan member may request an independent review by a medical professional randomly assigned by DCBS.

OHP members do not have the option of external review. If an OHP member receives notice from the CCO of a denial of coverage or payment, the member has sixty days to notify the CCO that they want to appeal the decision. The CCO then has sixteen days to respond. If the CCO denies the appeal, a member can request an administrative fair hearing before an administrative law judge.

Senate Bill 191-1 makes external medical review available to Oregon Health Plan members who request it following appeal of coverage determinations made by coordinated care organizations.