HB 2282 A STAFF MEASURE SUMMARY

Senate Committee On Labor and Business

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Meeting Dates: 3/21, 3/23

WHAT THE MEASURE DOES:

Requires certain health benefit plans to provide coverage of preventative health services as prescribed by federal rules in effect on January 1, 2023. Permits Director of Department of Consumer and Business Services to contract with more than five independent review organizations at one time.

ISSUES DISCUSSED:

- Preventative care services are protected under federal Affordable Care Act
- Updates to protected preventative care services
- Pending federal litigation
- Explanation of use of Independent Review Organizations (IRO)
- Measure places no limit on number of IRO's that Department of Consumer and Business Services may contract with

EFFECT OF AMENDMENT:

No amendment.

BACKGROUND:

The Department of Consumer and Business Services (DCBS) is responsible for the regulation of insurance in Oregon, including health insurance.

An insurer offering a health benefit plan in Oregon is required to have an external review program to permit an enrollee to obtain review by an independent review organization of a dispute relating to an adverse benefit determination. The Director of DCBS is responsible for contracting with independent review organizations for the purpose of providing the external review but may not contract with more than five independent review organizations at any one time.

House Bill 2282 A permits the Director of DCBS to contract with more than five independent review organizations. In addition, the measure updates the date in ORS 743A.262 to January 1, 2023, to incorporate the current list or preventative health services required to be covered under federal law without cost-sharing.