

FISCAL IMPACT OF PROPOSED LEGISLATION

Measure: HB 3008 - 3

82nd Oregon Legislative Assembly – 2023 Regular Session

Legislative Fiscal Office

Only Impacts on Original or Engrossed Versions are Considered Official

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Date: 3/22/2023

Measure Description:

Limits ability of carriers offering dental benefit to require reimbursement of claims by credit card or electronic funds transfer.

Government Unit(s) Affected:

Department of Consumer and Business Services, Board of Dentistry, Oregon Health Authority

Summary of Fiscal Impact:

Costs related to the measure are indeterminate at this time - See explanatory analysis.

Analysis:

HB 3008-3 permits a dental insurer to pay claims for reimbursement made using a credit card or electronic funds transfer (EFT) under certain circumstances and requires payment processing vendors for dental insurers to comply with the same circumstances. The measure permits a dental insurer to contract with a third party to provide discounted dental rates under a provider network under certain circumstances and requirements. These changes are added to the Insurance Code. The provisions applying to credit card or EFT reimbursement and discounted dental rates apply to contracts entered into, renewed or extended on or after the effective date of the measure. The measure is silent on the effective date and is assumed effective January 1, 2024.

The fiscal impact to the Public Employees’ Benefit Board (PEBB) and the Oregon Educators Benefit Board (OEBB) is indeterminate. Preliminary actuarial analysis conducted for PEBB and OEBB anticipates administrative costs related to provider notification requirements but cannot provide a projected cost at this time.

There is no fiscal impact to the Department of Consumer and Business Services or the Oregon Board of Dentistry.