FISCAL IMPACT OF PROPOSED LEGISLATION

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Measure Description:

Limits ability of carriers offering dental benefit to require reimbursement of claims by credit card or electronic funds transfer. Amends statutes relating to access to primary care.

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-A8 expands and adds definitions for "dental insurer," "material modification," "provider network contract," "third party," and "third party network contract." 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.

The measure updates statutes relating to primary care. The Department of Consumer and Business Services is directed to adopt rules allowing insurers to impose a copayment of \$5 or less for a primary care visit to comply with the Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008.

The measure is 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 a minimal fiscal impact on the Department of Consumer and Business Services and no fiscal impact on the Oregon Board of Dentistry.