



March 6, 2023

TO: Members of the House Committee on Behavioral Health and Health Care

FR: Katie Koenig, Oregon Business & Industry

RE: Oregon Business and Industry's Support of HB 3157

OBI is a statewide association representing businesses from a wide variety of industries and from each of Oregon's 36 counties. Our 1,600 member companies, more than 80% of which are small businesses, employ more than 250,000 Oregonians.

Thank you for the opportunity to offer comments in support of HB 3157. HB 3157 would establish a Mandate Review Advisory Committee comprised of a specified group of balanced stakeholders including legislators, insurers, health care providers, businesses, and consumers. This advisory committee would be staffed by Legislative Policy & Research office (LPRO) to review and report on proposed new mandates.

Mandates typically apply to individual, small group and large group plans and each mandate generally creates added costs. Each year carriers file new rates that reflect the increases associated with new mandates, which drive up the costs to small businesses over time. Currently the only fiscal impact analysis associated with new mandates that are measured are the impacts to the state agencies that administer them. There is no analysis on the true economic impact mandates have on employers and employees who pay insurance premiums. HB 3157 will help legislators understand how premium impacts associated with enacting new mandates impact employers.

Further, mandates are considered on a one-off basis as proposals are brought forth without a holistic examination of need, cost, national best practices, or other considerations. OBI believes that the Mandate Review Advisory Committee will provide a timely, thoughtful, balanced and holistic review process that will weigh the overall impact and best course of action for consumers, providers, and payers. We believe this sound and reasonable approach will allow for appropriate expansion of coverage.

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