



February 5, 2024

Rep. Rob Nose, Chair
House Committee on Behavioral and Health Care
Oregon State Capitol
900 Court Street, NE
Salem, OR 97301

RE: Support HB 4091 Establishing the Health Insurance Mandate Review Committee

Dear Chair Nosse and Committee Members,

Thank you for this opportunity to provide comments in **Support for HB 4091**. This is an important piece of legislation in that it will establish a formal process in which legislators and consumers can analyze proposed new health insurance mandates.

Too often bills which impact the cost of health insurance, especially in the form of new mandated coverage benefits, are introduced without having a comprehensive understanding of the scope of the mandate, both in terms of coverage and cost impacts on all consumers of health insurance. Moreover, proposed new mandates often don't consider equity with respect to which Oregonians will benefit from the mandated benefit and which will not even though their insurance premiums could be increased.

Having a formal process to review proposed new health insurance benefits is a good thing. It will ensure that all stakeholders can make an informed decision upfront on the total cost impact on new mandates before they reach the legislative process.

Again, thank you for the opportunity to provide comments in support of **HB 4091**.

Sincerely,

Jim Francesconi
Vice President of Government and Public Affairs



modahealth.com

PO Box 40384 Portland, Oregon 97240 | 800-852-5195