



**OREGON
STATE
TREASURY**

Elizabeth Steiner, MD
Oregon State Treasurer

George Naughton
Deputy State Treasurer

March 19, 2025

To: House Committee on Commerce and Consumer Protection

From: State Treasurer Elizabeth Steiner

RE: HB 3234

Chair Sosa, Vice-Chairs Chaichi and Osborne, and Members of the Committee,

Fundamentally, patients deserve access to the health care they have paid for when they need it. When routine health care is delayed through unreasonable denials, health insurers have failed their obligation to their customers. When anticompetitive practices make it harder to patients to get the treatment they need, we all feel the impacts on the health of our communities.

These practices raise the systemic costs of health care, because patients lose out on opportunities for prevention and early intervention – taking up resources that could be utilized elsewhere and making health care more expensive for everyone. The impression given by these practices is that health insurers are denying or forestalling what would otherwise be routine care in order to save money rather than to keep costs low for their customers, and are preying on people who are least likely to push back in order to make a profit.

This measure will empower our Attorney General and the Department of Consumer and Business Services to pursue legal action in order to defend Oregonian's ability to receive the health care they pay into, and I urge your support of HB 3234 with the -2 amendment.

Thank you,

Elizabeth Steiner M.D.
Oregon State Treasurer



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