



February 5th, 2026

Chair Sosa, Vice Chair Chaichi, Vice Chair Osborne, and Members of the Committee:

My name is Megan Quintrell, and I am testifying in strong support of HB 4098 on behalf of the Consumer Alliance of Oregon, a statewide coalition of community-based organizations, nonprofits, and national consumer advocates.

Our alliance works together to protect consumers and advance fair, transparent, and pro-consumer policies—especially for communities that have been most harmed by predatory practices.

Over our lifetimes, we purchase insurance and pay our premiums, acting responsibly to protect our family and property. We do so in good faith that our policies will be there when it matters most. Then a crisis strikes—a medical emergency, a serious accident, or damage to our home. We file a claim and are met with confusing language, shifting explanations, long delays, and ultimately a denial that doesn't make sense. We reach out for help, often waiting on the line, only to be passed from person to person and told the decision is final. **Too often, Oregon consumers are left with no meaningful way to hold insurance companies accountable or stop harmful practices from continuing.**

These events are not isolated, and when this insurance experience happens to a person, the harm isn't just financial. It's stress, lost stability, delayed care, and the feeling that the system is stacked against them. Community-based organizations across Oregon, including members of the Alliance, hear versions of this story every day—from people on low incomes, communities of color, rural residents, and older Oregonians. **These communities are most impacted when there are gaps in accountability and enforcement within the insurance industry.**

HB 4098 will close those gaps. This bill makes clear that unfair and deceptive insurance practices can be addressed under Oregon's Unlawful Trade Practices Act. That matters because it strengthens accountability and gives consumers meaningful tools to seek relief.

The Consumer Alliance of Oregon is committed to addressing systemic issues that affect Oregonians at every level. **We support this bill because it reflects what consumers are asking for: fairness, transparency, and accountability in systems we rely on during our most vulnerable moments.**

We urge your support for HB 4098.

Sincerely,

Members of the Consumer Alliance of Oregon

Bienestar	NAYA Action Fund	Oregon Just Transition Alliance
Centro Cultural	Oregon Consumer League	SEIU
DevNW	Oregon Health Equity Alliance	Neighborhood Partnerships
Oregon Consumer Justice	OSPIRG	Coalition of Communities of Color
Disability Rights Oregon	AGE+	Urban League of Portland
Blood Cancer United	Reimagine Oregon	United States of Care
Micro Enterprise Services of Oregon (MESO)	suma	