

Benefit and provider mandates in Oregon Statute

	Mandate	Description	Statute and Rule	Effective Date.	Subject to Repeal & date	Federal	Health Insurance (non-HBP)	Health Benefit Plans (HBP)	Small group	Large group	Individual
7	Prosthetics, orthotics and supplies	Health insurance coverage shall be no more restrictive than other benefits. Carrier must have minimum 2 providers in network if managed care. Coverage shall be based on Medicare fee schedule: www.CMS.hhs.gov/center/dme.asp	ORS 743A.144	1/1/08	Yes-2014	No	Yes	Yes	Yes	Yes	Yes
8	Maxillofacial prosthesis	All group health insurance policies providing hospital, medical, or surgical expense benefits include coverage for maxillofacial prosthetic services considered necessary for adjunctive treatment.	ORS 743A.148	1981	No, pre-1985	No	No	Yes	Yes	Yes	No
9	Inborn errors of metabolism reimbursement	All individual & group health insurance policies shall include coverage for treatment of inborn errors.	ORS 743A.188	1997	Yes, 7/2009	No	Yes	Yes	Yes	Yes	Yes
10	Oral contraceptives	Health benefit plans, student health and prescription drug benefit programs that cover outpatient prescription drugs must cover oral contraceptives, including emergency contraception following sexual assault. (There is a religious employer exemption provision allowed)	ORS 743A.066	1/1/08	No	No	Yes	Yes	Yes	Yes	Yes
11	Oral chemotherapy, anticancer medications	To the extent that a health benefit plan covers chemotherapy and anti-cancer medications, the orally administered anticancer medications shall be covered as medical benefits.	ORS 743A.068	1/1/08	No	No	yes	Yes	Yes	Yes	Yes
12	Mammography screening & schedule	Every health insurance policy that covers hospital, medical, or surgical expenses shall provide coverage of mammograms.	ORS 743A.100	1993	No	No	Yes	Yes	Yes	Yes	Yes
13	Clinical breast examinations	Every health insurance policy that covers hospital, medical, or surgical expenses shall cover clinical breast exams annually for women 18 years or older; at any time recommended by a health care provider	ORS 743A.108	1/1/2006	No	No	Yes (except accident or specific disease plans)	Yes	Yes	Yes	Yes
14	Pelvic/pap smear exam and schedule	All policies providing health insurance shall include coverage for pelvic exams and pap smear exams.	ORS 743A.104	1993	No	No	Yes (except accident or specific disease plans)	Yes	Yes	Yes	Yes

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15	Emergency services coverage	All health benefit plans shall provide coverage without prior authorization.	ORS 743A.012	1997	No	No	Yes	Yes	Yes	Yes	Yes
16	Prostate examinations	Health insurance policies to cover prostate cancer screening exams for men who are 50 years or are at high risk for prostate cancer	ORS 743A.120	1/1/2006	Yes, 2012	No	Yes (except accident or specific disease plans)	Yes	Yes	Yes	Yes
17	Colorectal cancer screening	Requires health insurance policies to cover colorectal cancer screening examinations and laboratory tests	ORS 743A.124	1/1/2006	Yes 8/2012	No	Yes (except accident or specific disease plans)	Yes	Yes	Yes	Yes
19	Reimbursement for mastectomy-related services	All health benefit plans shall provide payment, coverage or reimbursement for mastectomy-related services as determined by the attending physician and enrollee to be part of the enrollee's course or plan of treatment	ORS 743A.110	2003	No	Yes	No	Yes	Yes	Yes	Yes
20	Newborns' & Mothers' Health Protection Act (minimum maternity stay)	The department shall enforce insurer compliance with the federal Newborns' and Mothers' Health Protection act of 1996.	ORS 743.823	6/1997	No	Yes	Yes	Yes	Yes	Yes	Yes
21	Cochlear implants	Any health insurance plan that covers cochlear implants must provide for bilateral implants based on medical necessity.	ORS 743A.140	1/1/08	No	No	Yes	Yes	Yes	Yes	Yes
22	Emergency eye care	Any insurer that offers a health benefit plan that provides eye care services shall allow any enrollee to receive emergency eye services without referral.	ORS 743.842 ch 418, OL 2005 & Sec. 2 ch 137, OL 2003	10/1999	No	No	No	Yes	Yes	Yes	Yes

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	Provider reimbursements										
23	State hospital reimbursement	No health insurance policy shall exclude from payment or reimbursement losses for service rendered at a State of Oregon or any approved mental health program.	ORS 743A.0101	9/1971	No, pre-1985	No	Yes	Yes	Yes	Yes	Yes
24	Optometrists	Ensures access to optometrists when a health insurer contracts to provide eye care services under a policy	ORS 743A.040 & 750.065	1967	No	No	Yes	Yes	Yes	Yes	Yes
25	Psychologists	Reimbursement for services provided by psychologist.	ORS 743A.048	9/1975	No, pre-1985	No	Yes	Yes	Yes	Yes	Yes
26	Nurse practitioners	Reimbursement for services of certified nurse practitioner, including prescribing or dispensing drugs.	ORS 743A.036	7/1979	No, pre-1985	No	Yes	Yes	Yes	Yes	Yes
27	Registered Nurse First Assistant	Reimbursement for professional services performed by a RN	ORS 743A.050	1/2006	Yes, 2012	No	Yes	Yes	Yes	Yes	Yes
28	Reimbursement for services of dentist	Notwithstanding any policy provisions of dental insurance, the insured under such policy shall be entitled to reimbursement for such service.	ORS 743A.028	12/1978 (rev. 93)	No, pre-1985	No	Yes	No	Yes	Yes	Yes
29	Clinical social workers services	When referred by physician or psychologist, clinical social worker services shall be covered	ORS 743A.024	7/1981 (rev. 89)	No, pre-1985	Yes	Yes	No	Yes	Yes	Yes
30	Ambulance care & transport coverage	Health insurance policies shall provide that payments will be made to the provider and the insured or directly to the provider.	ORS 743A.0148	9/1987	Attorney General opinion	No	Yes	Yes	Yes	Yes	Yes
31	Dental surgeons	Reimbursement for certain surgical services performed by dentist.	ORS 743A.032	9/1971	No, pre-1985	No	Yes	Yes	Yes	Yes	Yes
32	Physicians Assistants	Reimbursement for claims submitted by physician assistant.	ORS 743A.044	01/97 & 01/08	No	No	Yes	Yes	Yes	Yes	Yes
33	Prescription drugs dispensed at rural health clinic	Must include coverage for prescription drugs dispensed by licensed practitioner at a rural health clinic for urgent medical conditions	ORS 743A.064	2003	Yes 2009	No	Yes	Yes	Yes	Yes	Yes
34	Acupuncturist	An individual or group health insurance policy that covers acupuncture services performed by a physician shall cover acupuncture performed by an acupuncturist. Copays and deductibles shall be the same performed by a physician	ORS 743A.020	1/1/08	Yes 2014	No	Yes	Yes	Yes	Yes	Yes

Information compiled by Department of Consumer and Business Services, 2008