



# SENATE MAJORITY OFFICE

Oregon State Legislature  
State Capitol  
Salem, OR

## NEWS RELEASE

April 2, 2013

CONTACT: Tom Powers (503) 986-1074  
[tom.powers@state.or.us](mailto:tom.powers@state.or.us)

### **Senate votes to bolster insurance rate review process**

*Senate Bill 413A improves transparency of the public review process when insurers increase premiums*

SALEM—The Oregon Senate approved a bill this morning that will require health insurers to highlight how consumers can find out about proposed insurance premium rate increases. Senate Bill 413 builds on the public review process Oregon has created for insurance rate hikes by enhancing the notification method for policyholders. The bill passed the Senate on a unanimous vote.

“Health care costs remain too expensive for too many Oregon families, and rate increases continue to put quality, affordable care further out of reach,” said Senator Chip Shields (D-Portland), chair of the committee on General Government, Consumer and Small Business Protection. “Senate Bill 413A will put a brighter spotlight on spiraling health care costs by increasing public awareness of rate increases. More Oregonians should be able to participate in the review of these premiums, not less, and Oregon insurance carriers should have to justify their premium increases”

Dramatic rate increases over the last decade have called attention to the process and protocol for approving requests to increase rates. The Oregon Department of Consumer and Business Services has the authority to review rate increases on individual plans, health plans offered by employers with 50 or fewer employees, and portability coverage for some Oregonians when they leave a group plan. In recent years, Oregon has passed legislation that enhances transparency of insurance rate increases in order to allow consumers greater access to information that will affect the costs of their health care.

Senate Bill 413A will require these insurers to provide information to customers on a yearly basis regarding how they can receive notice about rate filings and hearings reviewing proposed premium increases.

“Consumers should be able to get access and notification when insurance companies request to raise their health care rates,” said Sen. Laurie Monnes Anderson (D-Gresham), chair of the Senate Health Care and Human Services Committee. “SB 413A will help consumers become fully informed when making health decisions and help them affect the rate review process.”

According to research from the Georgetown University Health Policy Institute, states that have an active, robust and publicly inclusive rate review process are generally better at getting lower premium increases for policyholders.

“Business owners and families need robust information about the costs of their health care premiums, and SB 413A will ensure that they can get the facts about proposed rate increases in a timely manner,” said Senate Majority Leader Diane Rosenbaum (D-Portland). “To make health care more effective, we need to both expand access and lower cost. Senate Democrats have made this a priority, and this bill provides one more tool to help us reach that goal.”

The bill now goes to the Oregon House of Representatives for consideration.

###

*For more information on the Senate Majority Caucus, please visit [www.orsenatemajority.org](http://www.orsenatemajority.org)*