FAQs on Regence's requested rate increase

Question: ***How can I find more information about Regence's requested rate increase for individual major medical plans?***

Answer: Visit the Oregon Insurance Division's website, where documents pertaining to Regence's individual health benefit plan rate request are posted **here**.

The public is invited to the hearing the Oregon Insurance Division has scheduled to discuss this rate request. The hearing will be held **Thursday, June 2, 2011, from 4:30 p.m. to 7 p.m. University Place at Portland State** (310 SW Lincoln Street, Portland). More information about this hearing is available **here**.

Question: ***Will I be able to speak or ask questions at the public hearing?***

Answer: Attendees will be given time to speak at the public hearing. Depending on the number of attendees, time constraints may need to be imposed so that all those who wish to speak are able to. While Regence will not be responding to public comments at the hearing, the company will be expected to provide answers to questions posed by the Oregon State Public Interest Research Group (OSPIRG) before the hearing.

To suggest a question for OSPIRG to ask or to request more information about the type of questions OSPIRG will ask, you can do so **here**.

Question: ***I can't attend the hearing. Can I still comment on Regence's rate request?***

Answer: Yes. Comments are now open on Regence's rate request **here**. The public comment period closes **Wednesday, June 15, 2011**.

Question: ***How can I find more information about rate filings in general?***

Answer: The Oregon Insurance Division only reviews rates for health insurance plans purchased by small employers (50 or fewer employees) and individuals who don't get coverage through an employer and buy it directly from an insurance company. Also, the state must approve rates for portability plans, which allow some Oregonians who are leaving group coverage to stay insured even if they have pre-existing medical conditions. About 12 percent of Oregonians are covered by all of these types of plans. Health insurance rate requests in those areas and consumer-friendly summaries of any Oregon Insurance Division actions taken on those requests are publicly available and can be accessed using this **search tool**. Comments are welcome for any rate filing for which the comment period has not yet closed.

Question: ***Is there more information available?***

Answer: This **press release** provides information and links relating to both the Regence filing and to Oregon's rate review process. This **release** provides information about the Insurance Division's recent track record using its strong rate review authority.