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## **Oregon receives \$4 million grant for health rate review** *Public hearings to be added to review process*

(Salem) — Federal officials today approved Oregon’s application for \$4 million to continue its in-depth analyses of health insurance company rate requests and to incorporate public hearings into its review of those requests.

The grant to the Department of Consumer and Business Services (DCBS) covers a three-year period ending Sept. 30, 2014. The department later this week will ask the Interim Joint Committee on Ways and Means for approval to accept the grant funds.

Oregon was among 28 states, plus the District of Columbia, to share in \$109 million worth of grants awarded by the U.S. Department of Health and Human Services.

“These funds would allow us to continue to open up our review of rate requests to the public and to expand funding to a consumer group to participate in public hearings on behalf of consumers,” said Teresa Miller, administrator of the department’s Insurance Division.

With legislative approval, the division plans to use the funding to hold more than 20 public hearings a year. Part of the grant would equip a room to broadcast the hearings so people could watch from their computers. Also, the division will allocate \$300,000 annually over the three years for a consumer group to represent the public at the hearings. A request for proposals is posted on the Oregon Procurement Information Network (DCBS-1406-11).

Hearings would be scheduled for most rate requests that are filed with the division after Oct. 1. The hearing schedule will be posted on [www.oregonhealthrates.org](http://www.oregonhealthrates.org), where consumers can also find general information on how the division reviews rates.

The Insurance Division must approve any rate changes for plans sold to small employers and to individuals who do not get coverage through work and buy insurance on their own. Public hearings generally have not been part of the process although the division conducted a hearing this past June on a company’s request to increase individual health plan rates by 22.1 percent and more recently held a public hearing to “pilot” the format for future hearings.

“Based on the feedback we received in June, people clearly found value in having the opportunity to be heard and to watch us do our work,” Miller said.

The grant funds, which build on a \$1 million federal rate grant received about a year ago, create four new positions. One is a health insurance rate liaison to better answer consumer questions about rate filings. The other positions are an actuary, an administrative assistant and a health reform/exchange coordinator.

The Insurance Division is part of the Department of Consumer and Business Services, Oregon's largest business regulatory and consumer protection agency. Visit [www.dcbs.oregon.gov](http://www.dcbs.oregon.gov). **Follow DCBS on Twitter:** <http://twitter.com/OregonDCBS>. Receive consumer help and information on insurance, mortgages, investments, workplace safety, and more.