

Secretary of State
NOTICE OF PROPOSED RULEMAKING HEARING*

A Statement of Need and Fiscal Impact accompanies this form.

Oregon Department of Consumer and Business Services, Insurance Division	836
Agency and Division	Administrative Rules Chapter Number
Sue Munson	350 Winter St. NE, Salem, OR 97301-3883
Rules Coordinator	Address
	503-947-7272
	Telephone

RULE CAPTION

Adopting consumer disclosure requirement for individual and small employer health benefit plan rate filings

August 9, 2011	10:00*	Conf. Rm. E, Labor & Industries Bldg., 350 Winter St. NE, Salem, OR	John Atkins
Hearing Date	Time	Location	Hearings Officer

***Note: The hearing will begin at 10:00 a.m. and end when all present who wish to testify have done so.**

Auxiliary aids for persons with disabilities are available upon advance request.

RULEMAKING ACTION

ADOPT:

AMEND: OAR 836-053-0471

REPEAL:

RENUMBER:

AMEND & RENUMBER:

Stat. Auth.: ORS 731.244, 743.018, 743.019, 743.020

Other Auth.: 743.018, 743.019, 743.020

Stats. Implemented: ORS 742.003, 742.005, 742.007, 743.018, 743.019, 743.020, 743.730, 743.767

RULE SUMMARY

This rule amendment will require health insurers to include, as a component of a small employer or individual health benefit plan rate filing, a document containing, among other important disclosures, summary information breaking down the expenditure of premium contributions, and further breaking down expenditures on medical claims. The Department of Consumer and Business Services intends to reference a federal form that contains these and other disclosures, which insurers will already be required to submit for certain rate filings.

The department requests public comment on the content of the federal document and whether it will meet the needs of the department and consumers to clarify the basis for a rate change, including information about medical claims costs and a breakdown of insurer expenditures that make up the average rate. The department would also request comments on the administrative costs of implementing this requirement.

August 16, 2011

Last Day for Public Comment (Last day to submit written comments to the Rules Coordinator)

(Signed)	Teresa D. Miller, Insurance Administrator	June 15, 2011
Signature	Printed name	Date

*Hearing Notices published in the Oregon Bulletin must be submitted by 5:00 pm on the 15th day of the preceding month unless this deadline falls on a weekend or legal holiday, upon which the deadline is 5:00 pm the preceding workday. ARC 920-2005