

Date: September 11, 2025
To: Emily Cronan, Co-Chair, MLAC Subcommittee on Access to Care
Kim Schlessinger, Co-Chair, MLAC Subcommittee on Access to Care
From: Ivo Trummer, Government Relations Director, ivotru@saif.com
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Re: **SAIF Access to Care Proposal**

Following up on the update we gave to the MLAC Access to Care subcommittee at the meeting on August 22, 2025, we also wanted to provide the same update in writing as well. Please see below for SAIF's take on the Access to Care challenges facing Oregon's workers' compensation system and our proposed solutions to these issues.

Rising Cost and Timely Access to Care Challenges

Oregon's workers' compensation system is currently one of the best in the country—but rising medical costs and longer wait times could jeopardize that.

SAIF has seen a 7.4% increase in average medical cost per SAIF claim. Additionally, SAIF has seen a decrease in the number of providers who are willing to treat injured workers as well as increasing wait times for injured workers to be treated. A delay in care hinders the worker's recovery and ability to return to work. It also has the potential to increase costs.

In 2023, the number of managed care organizations, or (MCOs), also decreased from four to three. Two of the remaining MCOs operate under existing healthcare systems. MCOs are critical partners because they specialize in workers' compensation. They contract with medical providers to deliver consistent, high-quality medical care, while also controlling costs for employers.

We currently have MCO coverage in every part of Oregon but, if another MCO left the market, we'd have considerable concerns about future access to care for injured workers. This could include longer waiting times for treatment and, ultimately, poorer overall healthcare experiences and outcomes.

SAIF Has a Solution

For most people, workers' compensation is a small piece of their business. For SAIF, it's our entire business. Because of this, SAIF is committed to ensuring the system is resilient for years to come.

In 2025, SAIF pursued a legislative change through HB3374 ([HB 3374](#), [-3 amendment](#)) that would enable us to coordinate medical care to help stabilize and improve injured workers' access to timely and quality care—and ensure resiliency in Oregon's workers' compensation system.

Included in the proposal was the ability of SAIF to partner with an existing MCO or create their own MCO, remove time limitations for nurse practitioners and physician associates who serve as attending physicians, and allow City of Portland, as well as other insurers and self-insured employers, to utilize a SAIF-MCO.

The statutory change would also allow SAIF to do the following:

- Create a provider network hub that partners with other health systems and MCOs to recruit more providers into workers' compensation.
- Invest in physical occupational health care facilities.
- Explore educational loan forgiveness to attract medical providers.
- Pilot innovative solutions within workers' comp such as telehealth, and PTSD treatment.
- Simplify and streamline the administration of medical services within workers' comp.

Additionally, SAIF's claims processing would be separate from the coordination of care by a "SAIF health care" organization; the legislation would create a regulatory firewall and a separate board for the new "SAIF healthcare" organization—regardless if that organization is fully or partially owned by SAIF.

Following session, SAIF continued stakeholder outreach and engaged in the MLAC-Access to Care subcommittee to further refine its solution. Based on discussions with stakeholders, SAIF is considering additional changes to its initial proposal including the following:

- Add additional provisions to ensure an appropriate separation between SAIF and "SAIF MCO". This will be a point of further discussions with stakeholders.
- Review bring-along provisions for treating providers.
- Review MCO enrollment timelines to ensure a more seamless and customer-friendly system for insurers, MCOs, workers and providers.
- Require SAIF MCO to contract with (potentially) all insurers in Oregon to provide MCO services—assuming reasonable and standard business practices.
- Ensure resiliency in the MCO market by requiring SAIF to contract with as many MCOs as possible in the marketplace (not just SAIF MCO)—assuming reasonable and standard business practices.
- Require MCOs to provide administrative assistance to providers to facilitate their participation in the workers' comp system.

Timely access to quality medical care is vital for injured workers and their employers. SAIF remains committed to improving injured worker access to care, building resilience within MCOs, restoring worker health, and supporting their return to work in a timely manner. Through the exploration and discussion of access to care issues, SAIF welcomes the opportunity to engage with stakeholders and interested parties and encourages outreach to its government relations team.