



OHPB April 13th Q&A Session

1. What obstacles do we now face with the public option after passage of federal reform? When are we going to discuss those and are we going to discuss the possibility of a statewide non-profit system?

The federal legislation does not prevent a public option. By statute, the Board has an obligation to put forth a plan to the legislature that includes a public option. The Board will be deciding how best to proceed on that topic and the issue will be on the agenda of future board meetings.

2. How will the ban on rescissions and the regulations on lifetime limits be enforced in Oregon?

The Insurance Division of the Department of Consumer and Business Services is responsible for enforcement of insurance regulations. The Board and Oregon Health Authority work with the Insurance Division on proposed changes to those regulations.

3. Will the federal high risk insurance pool have out-of-pocket cost sharing and how will community input be taken about implementing the pool?

At this time, we do not yet know what the requirements will be for the federal high risk pool, including any cost sharing requirements. We must first determine whether the state has the authority to make any decisions about the federal high risk pool. If it does, we will seek community input on those issues.

5. In theory, adding coverage for currently uninsured Oregonians should generate a cost savings to the health care systems; for instance, by providing access to preventive care. How can we capture those savings and return it to consumers?

How to pass savings on to consumers is an important question and one that the Board and its committees are working on. Ultimately, the question of how to capture savings and where those savings will go will be a question for the Board and the Legislature.

6. How do we ensure that Oregon is not penalized-- for instance, by receiving less federal funding than other states--because of our efforts to provide health insurance to uninsured adults and children with state funds?

We are working closely with Oregon's Congressional delegation to ensure Oregon is not penalized for its efforts to expand coverage to uninsured adults and children. At this time, we do not believe Oregon will be penalized. We will continue to work with our Congressional delegation to ensure federal administrative rules are not written in a way that will disadvantage Oregon.