



Division of Financial Regulation Insurance Advisory Committee

Tuesday April 26, 2022 9:00 am -11:00 am

Microsoft Teams meeting

Agenda

9am -9:05am: Welcome and roll call- Ryan Chieffo, IAC Chair

- Maribeth Guarino (Absent)

9:05am – 9:08am: Approval of minutes for January 2022 meeting-Karla Martinez, Consumer Liaison

9:08am -9:30am: Commissioner Stolfi's report

- Greg Lathrop will be retiring. Welcome to Doug Hartz, the new Chief Examiner for DFR.
- Welcome to Eric Cutler, the new Manager for Insurance Licensing and Retailory Tax.
- Bridge Program taskforce - 1.4 million enrolled in OHP that will have to go through the redetermination process- about 300,000 people may not be eligible for OHP. Looking at other state's redetermination. Last meeting of taskforce is August 30th. Members of taskforce includes CCO's, payers and providers.
 - Jennifer baker asked about 1332 reinsurance waivers and losing federal funding, and described a concern about taking healthy people out of the market and seeing a potential 25% premium increase.
 - Chris Boone spoke about consumer choice and opting out.
- BHP 200% lower income may buy plan on marketplace but may not get subsidies
 - BHP= continuous open enrollment
- Drug price transparency – the board has a new Executive Director, Ralph Magrish, and will be adding five more staff, hopefully to be filled by June
- SB 762: Wildfire bill – significant changes around wildfires:
 - Defensible space – incentive for insurers
 - Fire Marshall will do defensible space outreach
 - WOUI Map
- NAIC climate risk disclosures updated to align with the Task Force on Climate-Related Financial Disclosures (TCFD).
 - Insurance industry will be first in U.S. financial regulators to align with TCFD in assessing/assigning climate related risk

Commented [RC1]: I don't recall if this was a separate topic or part of the Bridge Program discussion

- DCBS Strategic Planning – DCBS has hired a project manager to lead this effort; the IAC will be asked for input on strategic planning
- Community Engagement – the Governor requested each agency to prepare a Racial Equity Impact Statement (REIS)

9:30am – 9:40am: Post Legislative debrief- Jessie O'Brien

- **Bills passed:**
 - HB4035- Medicaid redetermination process (300,000 Oregonians would lose Medicaid)
 - HB4134-Prohibits balance billing Labor/delivery (might be covered under the Federal No Surprises Act)
 - SB1529- Provisions for Primary Coverage- Free Primary care without cost sharing
 - SB1555-Newborn home visiting program (New parents to receive in home visits)
- **Bills did not pass (might come back):**
 - HB4006- Payment Parity
 - HB4018- Auto rating fairness bill (credit scoring)
 - HB4132-Conduct Study trends reimbursement carriers/providers
 - SB1530- Fertility Services Coverage

9:40am – 9:50am: Consumer Liaison report and intro to advocacy & outreach expansion discussion- Karla Martinez

- Karla Martinez- presented on DFR partner sponsorship program- advised early stages of development hoping to have more details at next meeting. Talked about outreach events in early 2022 and described outreach efforts planned for summer of 2022 wildfire season.

9:50am – 10:20am: IAC Committee topic of interest #1: *How to expand outreach and advocacy efforts for consumers; with specific focus on underserved communities*

10:20am-10:50am: IAC Committee topic of interest #2: *Paid Family & Medical Leave Insurance Program*

- Michael Drummonds from DFR presented on PFML- DFR review/approves product rates and forms sold through TPA's for PFMLI. Currently drafting/revising product standards
- Kym H. asked if this will be a P&C product or a Life/Health product. Mike responded they expect it will be similar to Workers Compensation.
- Tammy B asked whether DFR needs to hear from folks who will be utilizing this product.
- Michelle asked if DFR has looked at what Washington does. Mike responded that DFR has looked closely at Washington, though their program is differently. Ryan C added

that Washington has option to self-insure but not to buy an insurance product like Oregon will.

10:50am-11:00am: Roundtable

