

HEALTH INSURANCE: REQUIRED REIMBURSEMENTS IN OREGON STATUTE

Coverage for specific conditions, services, persons, and reimbursement to providers

| Required Reimbursements | Description | Statute | Eff. Date | Repeal Date | Other Health Insurance (non-HBP) | Applicable to HCSCs? | Health Benefit Plans (HBP) | Group | Individual |
|--|---|--|-----------|-------------|---|----------------------|----------------------------|-------|------------|
| DISEASES, CONDITIONS, AND SERVICES | | | | | | | | | |
| Alcoholism | Coverage for alcoholism treatment, at the request of the insured. | ORS 743A.160, ORS 743.402 | 1978 | No | Yes (except limited benefit coverage) | Yes | Yes | No | Yes |
| Applied behavior analysis | Health benefit plans must cover screening and diagnosis of autism spectrum disorder and for medically necessary treatment for autism spectrum disorder and the management of care. | Sections 2 and 22 c.771 Oregon Laws 2013 | 2014 | Yes 1/2/22 | No | Yes | Yes | Yes | Yes |
| Breast examinations | Every health insurance policy that covers hospital, medical, or surgical expenses shall cover breast exams. | ORS 743A.108 | 2006 | No | Yes (except accident or disease-specific plans) | Yes | Yes | Yes | Yes |
| Chemical dependency and mental or nervous conditions | Group health insurance coverage for treatment of chemical dependency and mental or nervous conditions at the same level as those imposed for treatment of other medical conditions. | ORS 743A.168 | 2007 | No | Yes (except limited benefit coverage) | Yes | Yes | Yes | No |
| Child abuse medical assessments | Health benefit plans must pay a community assessment center for services provided in conducting a child abuse medical assessment. | ORS 743A.252 | 2016 | No | No | Yes | Yes | Yes | Yes |
| Clinical trials | Health benefit plans must cover the routine costs of care for patients enrolled and participating in approved clinical trials. | ORS 743A.192 | 2010 | No | No | Yes | Yes | Yes | Yes |
| Bilateral cochlear implants | Health benefit plans that cover cochlear implants must cover bilateral implants. | ORS 743A.140 | 2008 | No | No | Yes | Yes | Yes | Yes |
| Colorectal cancer screenings and laboratory tests | Health benefit plans shall provide coverage for specified colorectal cancer screening examinations and laboratory tests for insureds 50 years of age or older. | ORS 743A.124 | 2017 | Yes 2023 | No | Yes | Yes | Yes | Yes |
| Contraceptives | These plans must provide coverage for prescription contraceptives and, if covered for other drug benefits, must cover outpatient consultations, examinations, procedures and medical services that are necessary to prescribe, dispense, deliver, distribute, administer or remove a prescription contraceptive. Requires dispensing of contraceptives intended to last for a three-month period for the first dispensing and for twelve-month period for subsequent dispensing. A religious employer exemption applies to "religious employers" as defined in the statute. | ORS 743A.066 | 2008 | No | Yes (Also applies to prescription drug programs, prescription drug benefits offered under health benefit plans and to student health insurance) | Yes | Yes | Yes | Yes |

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| | | | | | policies) | | | | |
| Craniofacial anomalies | All health benefit plans providing coverage of hospital, surgical, or dental services shall provide coverage for dental and orthodontic services for the treatment of craniofacial anomalies if the services are medically necessary to restore function. | ORS 743A.150 | 2013 | No | No | Yes | Yes | Yes | Yes |
| Diabetes management for pregnant women | Health benefit plans may not require a copayment or impose a coinsurance requirement or a deductible on the covered health services, medications, and supplies that are medically necessary for a woman to manage her diabetes during the period of each pregnancy, beginning with conception and ending six weeks postpartum. | ORS 743A.082 | 2014 | Yes 2020 | No (Note: does not apply to high-deductible health plans) | Yes | Yes | Yes | Yes |
| Diethylstilbestrol use by mother | Insurers may not deny issuance of or cancel a health insurance policy solely because the mother of the insured used drugs containing diethylstilbestrol prior to the insured's birth. | ORS 743A.088 | 1980 | No | Yes | Yes | Yes | Yes | Yes |
| Emergency eye care services | Any health benefit plan that provides coverage of eye care services shall allow any enrollee to receive covered eye care services on an emergency basis without first receiving a referral or prior authorization from a primary care provider. | ORS 743A.250 | Oct. 23, 1999 | No | No | Yes | Yes | Yes | Yes |
| Emergency services | All health benefit plans shall provide coverage without prior authorization for emergency services. | ORS 743A.012 | 2012 orig. 1998 | No | No | Yes | Yes | Yes | Yes |
| Prescription eye drops early refills | Health benefit plans that provide coverage of prescription eye drops shall provide coverage for one early refill of a prescription for eye drops to treat glaucoma when certain conditions are met. | ORS 743A.065 | 2012 | Yes 2018 | No | Yes | Yes | Yes | Yes |
| Hearing aids | Health benefit plans must provide coverage for one hearing aid per impaired ear to enrollees. | ORS 743A.141 OAR 836-053-0012 | 2017 orig. 2010 | No | No | Yes | Yes | Yes | Yes |
| Human papillomavirus vaccine (HPV) | Health benefit plans must provide coverage of the human papillomavirus vaccine for beneficiaries of the plan between the ages of 11 and 26. | ORS 743A.105 836-010-0155 836-053-0012 | 2010 | No | No | Yes | Yes | Yes | Yes |
| Inmates | Health benefit plans may not deny claims on basis that enrollee is in custody of a local supervisory authority; received publicly funded medical care while in custody pending disposition of charges; or care was provided by an employee or contractor of a county or a local supervisory authority. Specific reasons for denial or limitation of benefits also included in this statute. | ORS 743A.260 | 2015 | Yes 2021 | No | Yes | Yes | Yes | Yes |
| Nonprescription elemental enteral formula for the treatment of severe intestinal malabsorption | Any policy providing health insurance, except accident only or specific disease only polices, must provide coverage if the formula is needed to treat severe intestinal malabsorption, a physician has issued a written order for the use of the formula, and the formula is at least an essential source of nutrition. | ORS 743A.070 | 1994 | No | Yes (except accident or specific disease only plans) | Yes | Yes | Yes | Yes |

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| Mammogram | Every health insurance policy that covers hospital, medical, or surgical expenses shall provide coverage of mammograms. | ORS 743A.100 | 2000 orig. 1994 | No | Yes (except accident and disease specific plans) | Yes | Yes | Yes | Yes |
| Mastectomy-related services | All health benefit plans shall provide reimbursement for mastectomy-related services as determined by the attending physician. | ORS 743A.110 | 2004 | No | No | Yes | Yes | Yes | Yes |
| Maxillofacial prosthetic services | All health insurance policies providing hospital, medical, or surgical expense benefits must include coverage for maxillofacial prosthetic services considered necessary for adjunctive treatment... | ORS 743A.148 | 1982 | No | Yes (other than limited benefit coverage) | Yes | Yes | Yes | Yes |
| Inborn errors of metabolism | All health insurance policies shall include coverage for treatment of inborn errors of metabolism. | ORS 743A.188 | 1998 | No | Yes (except accident and disease specific plans) | Yes | Yes | Yes | Yes |
| Natural and adopted children | All individual and group health benefit plans shall provide coverage to the child of the insured at the moment of birth and to the adopted child upon placement for adoption. | ORS 743A.090 | 2013 Orig. 1976 | No | No | Yes | Yes | Yes | Yes |
| Oral anticancer medications | A health benefit plan that covers cancer chemotherapy must provide coverage for oral anticancer medication on a basis no less favorable than intravenous or injected medications. | ORS 743A.068 | 2008 | No | No | Yes | Yes | Yes | Yes |
| Pelvic and Pap smear examinations | All policies providing health insurance shall include coverage for pelvic and Pap smear examinations. | ORS 743A.104 | 1994 | No | Yes (except accident or disease specific plans) | Yes | Yes | Yes | Yes |
| Children with pervasive developmental disorder | A health benefit plan must cover medically necessary services for children who have been diagnosed with pervasive developmental disorder, including rehabilitation services. | ORS 743A.190 836-053-0012 | 2008 | No | No | Yes | Yes | Yes | Yes |
| Pregnancy and childbirth | All health benefit plans must provide payment or reimbursement for expenses associated with pregnancy care and childbirth. | ORS 743A.080 | 2000 | No | No | Yes | Yes | Yes | Yes |
| Prescription drugs | No health insurance policy providing coverage for a prescription drug shall exclude coverage because the drug is not FDA approved for a prescribed medical condition if the Health Evidence Review Commissioner or the Pharmacy and Therapeutics Committee determines the use is effective. | ORS 743A.062, ORS 743A.060 | 1998 | No | Yes | Yes | Yes | Yes | Yes |

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| 90-day supply of prescription drug refills | Prescription drug benefit must allow for up to a 90-day supply of a prescription when certain conditions are met. | ORS 743A.063 | 2016 | No | Yes (Applies to prescription drug benefit programs in addition to prescription drug benefits covered under health benefit plans) | Yes | Yes | Yes | Yes |
| Prosthetic and Orthotic Devices | Health benefit plans must cover medically necessary prosthetic and orthotic devices as set forth in the base benchmark benefit plan. | OAR 836-053-0012 | 2017 | No | No | Yes | Yes | Yes | Yes |
| Telemedical services | Health benefit plans must provide coverage for services provided via two-way video communication if they would have been covered if provided in person, the services are medically necessary, and the services do not duplicate or supplant available in-person services. | ORS 743A.058 | 2016 | Yes 2022 | Yes | Yes | Yes | Yes | Yes |
| Telemedical services for diabetes treatment | A health benefit plan must provide coverage of a telemedical health service provided in connection with the treatment of diabetes if the plan provides coverage in person and is medically necessary. | ORS 743A.185 | 2012 | Yes 2018 | Yes | Yes | Yes | Yes | Yes |
| Tobacco use cessation programs | Health benefit plans must cover tobacco use cessation programs for enrollees. | ORS 743A.170 | 2010 | No | Yes | Yes | Yes | Yes | Yes |
| Traumatic brain injury | Health benefit plans must cover medically necessary therapy and services for the treatment of traumatic brain injury. | ORS 743A.175 | 2010 | No | Yes | Yes | Yes | Yes | Yes |
| Unmarried women and their children | All health insurers will provide unmarried women the same payment for maternity costs as married women and shall provide the same coverage for the child of an unmarried woman that it provides a married person's child. | ORS 743A.084 | 1974 | No | Yes | Yes | Yes | Yes | Yes |
| PROVIDER REIMBURSEMENTS | | | | | | | | | |
| Acupuncturist | An individual or group health insurance policy that covers acupuncture services performed by a physician shall cover acupuncture performed by an acupuncturist. | ORS 743A.020 | 2008 | No | Yes | Yes | Yes | Yes | Yes |
| Ambulance care and transport payments | Any insurance policy that provides coverage for ambulance care and transportation, the insurer shall indemnify directly the provider of the ambulance care and transportation. | ORS 743A.014 | 2017 | Yes 2023 | Yes – also applies to Medicare Supplement coverage | Yes | Yes | Yes | Yes |
| Clinical social worker | Any individual, group, or blanket health insurance policy shall provide for clinical social worker services. | ORS 743A.024 | 1979 | No | Yes | No | Yes | Yes | Yes |
| Expanded practice dental hygienist | Any policy covering dental health that provides for a dentist must also provide coverage for an expanded practice dental hygienist. | ORS 734A.034 | 2012 | No | Yes | Yes | Yes | Yes | Yes |

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| Dentist | Coverage provides reimbursement for any surgical service that is within the lawful scope of practice of a licensed dentist, if policy provides benefits when a physician performs the service. | ORS 743A.032 | 1972 | No | Yes | No | Yes | Yes | Yes |
| Denturist | Notwithstanding any provisions of any insurance policy covering dental health, whenever such policy provides for reimbursement for any service that is within the lawful scope of practice of a denturist, shall be entitled to reimbursement for such service whether the service is performed by a licensed dentist or a licensed denturist. | ORS 743A.028 | 1980 | No | Yes | No | Yes | Yes | Yes |
| Licensed professional counselors and licensed marriage and family therapists | Health benefit plans that provide coverage for the services of nurse practitioners or clinical social workers must also provide coverage for the services of licensed professional counselors or licensed marriage and family therapists. | ORS 743A.052 | 2010 | No | No | Yes | Yes | Yes | No |
| Nurse practitioner or physician assistant | Reimbursement for services of certified nurse practitioner or licensed physician assistant, including prescribing or dispensing drugs, if the policy provides reimbursement when a licensed physician provides the service. | ORS 743A.036 | 1980 | No | Yes | Yes | Yes | Yes | Yes |
| Optometrist | Reimbursement for services when a health insurer contracts to provide eye care services under a policy. | ORS 743A.040, ORS 750.065 | 1968 | No | Yes | Yes | Yes | Yes | Yes |
| Physician assistant | Reimbursement for claims submitted by a physician assistant. | ORS 743A.044 | 1998 | No | Yes | No | Yes | Yes | Yes |
| Psychologist | Reimbursement for services provided by psychologist. | ORS 743A.048 | 1976 | No | Yes | Yes | Yes | Yes | Yes |
| State hospital or state approved program services | No health insurance policy shall exclude from payment or reimbursement losses for service rendered at any hospital owned or operated by the State of Oregon or any state approved community mental health and developmental disability program. | ORS 743A.010 | 1972 | No | Yes | Yes | Yes | Yes | Yes |
| Services provided by pharmacists | Whenever the plan covers services within the lawful scope of practice of a pharmacist, the insurer must provide payment for the service when provided by a pharmacist. | ORS 743A.051 | 2016 | Yes 2022 | No | Yes | Yes | Yes | Yes |

MANDATES DEEMED REPEALED (ORS 743A.001):

- 743A.050 Services provided by registered nurse first assistant – Deemed Repealed 2012
- 743A.064 Prescription drugs dispensed at rural health clinics – Deemed Repealed 2009
- 743A.120 Prostate screening examinations – Deemed Repealed 2012
- 743A.180 Tourette Syndrome – Deemed Repealed 1998
- 743A.184 Diabetes self-management programs – Deemed Repealed 2008
- 743A.164 Injuries resulting from alcohol and controlled substances – deemed repealed 2014
- 743A.144 Prosthetic and orthotic devices – this statute deemed repealed in 2014; however, the 2017 base benchmark benefit plan covers prosthetic and orthotic devices under the Durable Medical Equipment benefit and are considered an essential health benefit for qualified health benefit plans.