

NOTICE OF PROPOSED RULEMAKING STATEMENT OF NEED AND FISCAL IMPACT

Filing caption: HB 3243 (2025) Ground Ambulance Balance Billing

Public comment deadline: Click or tap to enter a date.

Note: Public comments are public records and may be made publicly available.

Effective Date: 1/1/2026

HEARING:

Date: Click or tap to enter a date.

Time:

Officer: Lisa Emerson, Senior Policy Advisor

Location: Labor & Industries Building
350 Winter St. NE
Basement, Conf Rm
Salem, OR 97301

This is a hybrid meeting conducted in-person and virtually via Microsoft Teams:

NEED FOR RULEMAKING:

Provide background on why rulemaking is needed, including a short summary of the rulemaking authority and statutes implemented. Provide a summary of what the rule does. Describe the involvement of the RAC, including the types of stakeholders that were invited to and did participate. Specify if any of the stakeholders were small businesses.

DOCUMENTS RELIED UPON, AND WHERE THEY ARE AVAILABLE:

Draft rules are available from Karen Winkel, Rules Coordinator, Division of Financial Regulation located at 350 Winter St. NE, Salem, OR 97301 and are available on the division's website:

<https://dfr.oregon.gov/laws-rules/Pages/proposed-rules.aspx>.

STATEMENT IDENTIFYING HOW ADOPTION OF RULE(S) WILL AFFECT EQUITY IN THIS STATE:

(Who is this going to impact and how might it impact one group of people differently than others?)

FISCAL AND ECONOMIC IMPACT:

(Based on information available to DCBS, briefly discuss the cost of compliance for businesses, generally.)

COST OF COMPLIANCE FOR SMALL BUSINESSES:

(1) Identify any state agencies, units of local government, and members of the public (including specific interest groups) likely to be economically affected by the rulemaking.

(2)(a) Estimate the number and type of small businesses subject to the rule(s).

(Include the below statement if applicable):

Based on financial filings made to DFR, no insurers meet the definition of a small business under ORS 183.310, because no insurer is independently owned and operated.

(2)(b) Describe the expected reporting, recordkeeping and administrative activities and cost required to comply with the rule(s).

(Explain the impact of the rule on these types of costs in general, not just for small business. Only if the costs apply to insurers, can we state that no insurance company is a small business.)

(2)(c) Estimate the cost of professional services, equipment supplies, labor and increased administration required to comply with the rule(s).

(Explain the impact of the rule on these types of costs in general, not just for small business. Only if the costs apply to insurers, we can state that no insurance company is a small business.)

How were small businesses involved in the development of the rule?

Representatives of small businesses were invited to provide comment on the rule.

List the types of small businesses involved in the development of the rule (e.g. individual mental health practitioners, business organization, etc.)

Was an administrative rule advisory committee consulted? Yes.

DCBS convened a rulemaking advisory committee, which included representatives of *(list general description of RAC members such as health care providers, insurers, and consumer and patient advocates.)* The rulemaking advisory committee met *(provide RAC meeting dates.)*

Did membership of the RAC represent the interests of persons and communities likely to be affected by the rule? Yes.

Specify the interested communities (BIPOC, professions, occupations, geographic location, recreational interests, aging/older adults, individuals w/disabilities, LGBTQ+, religion, veterans.)

RULE NUMBER AND SUMMARY:

List each rule number and a short summary of what the rule does.

AMEND:

RULE SUMMARY:

ADOPT:

RULE SUMMARY:

STATUTORY REFERENCE:

STATUTORY/OTHER AUTHORITY:

STATUTES/OTHER IMPLEMENTED:

TK Keen, Interim Insurance Commissioner

Signature

Printed name

Date

LEGISLATOR NOTICE:

If the rulemaking results from legislation passed within two years of this notice of proposed rulemaking, the agency must give notice to: 1) the legislator(s) who introduced the bill; and 2) the chair or co-chairs of all committees that reported the bill out. (Does not include referrals to other committees).

If the rule does not result from legislation within the last two years, notice shall be given to the chair or co-chairs of any interim or session committee with authority over the subject matter of the rule. If notice cannot be given to these individuals, notice shall be given to the Speaker of the House and the President of the Senate.

Name	Committee or Title	Email
------	--------------------	-------

RULEMAKING ADVISORY COMMITTEE:

Name	Organization	Email