



Oregon Consumer Justice
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Sent via email:

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Thank you for giving Oregon Consumer Justice (OCJ) the opportunity to provide feedback on the draft rule related to HB 2563 (2025) insurance notices discussed at the October 8, 2025, RAC meeting.

During the rulemaking discussion, participants debated what level of premium increase should qualify as a “significant contribution.” The current draft defines this threshold as a 2% increase. OCJ supports this 2% figure and encourages the department to retain it in the rules. A 2% increase can be a significant financial burden, potentially equaling a person's power or grocery bill, which can greatly affect their monthly budgets.

Thank you for considering these comments on HB 2563.

Regards,

Angela Donley, MSW
State Policy Director