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From: Robert Annear <annearr@hotmail.com>

To: WINKEL Karen J * DCBS <Karen.J.WINKEL@dcbs.oregon.gov>; Button Katie *OHA <Katie.M.Button@oha.oregon.gov>; BALDWIN Ethan C * DCBS <Ethan.C.BALDWIN@dcbs.oregon.gov>; BADEGE Tewodros * DCBS <tewodros.badege@dcbs.oregon.gov>; OBRIEN Jesse E * DCBS <Jesse.E.OBRIEN@dcbs.oregon.gov>; SIZEMORE Tashia * DCBS <Tashia.SIZEMORE@dcbs.oregon.gov>

Karen et al,

Since I am on vacation Aug 5-12th. Here are my comments and feedback on the meeting materials. I hope it helps.

WA Example, feedback and comments

- In general, I like how brief it is.
- When it says people does it impact, they literally mean everyone who has the plan, including dependents? If so, then great. If not then it should include all dependents as well.
- Under “Are there any benefit changes?”
 - What is there is cop out. I would like to see a short concise comparison table. For example, co pay for Tier 1 meds went from \$5 to \$10 co-pay. There are important key features of each plan and they can be summarized. Another example could be X medications were switched from Tier 1 to Tier 2.
- I would like to see a table comparing their Dr. network in this plan to the plans they offer to large corporations. See my email from January 24, 2025, attached to this email, with an example, which could be shortened. Obviously, each provider supplies their own information on their network (and it would be up to the state to compile the comparison table I drafted). But being able to compare from previous years and to ACA vs. Large corp plans is very important within a providers own offering.
 - My experience has been with small business plans the network is bigger than ACA but smaller than large corp plans.

Consumer Document Ideas

- I think this list is fine but the WA example goes beyond this.
- What’s really important is to understand, in plain English, why rates are going up and what benefits or services are being lost (or gained).
- Consumers should be able to compare this with what they already have. Most people keep their insurance from year to year but don’t know that costs have been contained at the expense of reducing benefits that are not obvious (like reduced network of Drs.)

- For example, I have Plan A now and I am thinking of staying with Plan A for the next year. I want to know briefly and in plain English why the rates are going (in my case 13.6%) and what are the differences in the new Plan A with my old Plan A.

Lastly the timing of these summary sheets should be provided to the state at the same time as the rate increase apps – May???

Thank you.

Cheers, Rob