



## Division of Financial Regulation Insurance Advisory Committee

Tuesday January 25, 2022 9:00 am

### Agenda:

1. Welcome and roll call: Karla Martinez, Consumer Outreach Liaison for Division of Financial Regulation. See list of attendees attached.
2. Approval of Minutes to November 2021 meeting.  
Moved by majority of approval by raised hands.
3. House Keeping Matters Addressed: Ryan Cheioff

Charter Changes: Last meeting in November 2021, the executive committee composed changes to the Charter and voting was set to occur in this meeting to adopt said changes. Additionally, a New Executive Committee will need to be established; this will include one individual from each subgroup.

Voting concluded with approval to adopt changes into the Charter. 13 votes of approval.

2022 Executive Committee: Voting occurred on the Committee for this year.

- Chair for 2022 – Ryan Cheioff
- Consumer Reps: Chris Boone – Vice Chair
- Voting approved for these changed by the overall group.

4. Commissioner Stolfi's report:

Update on the DCBS Community Engagement Plan.

- New Consumer Liaison - Karla Martinez has graciously agreed to this position, and a huge congratulations to her for this achievement.
- COVID update – DCBS has been extensively involved in many of the decisions on hospital capacity and free test kits. We are working closely with OHA and hospitals to see where the need may be for us as a Regulator, to come in and help coordinate with more response. Most work is being done on discharge – getting those who don't need that level of care out of hospitals and where they can be better suited and allow room for those who need the beds. For now, things are going as best they can.
- NAIC – each year NAIC elects New Officers to fill in there groups. Last year, we were awarded a seat on the B Committee & G Committee. For 2022 we are

continuing on the B Committee, but are moving over to the F committee (Accreditation committee) and moving away from the G committee.

Andrew has been appointed as the chair for the Consumer Liaison committee. He is also the Vice Chair of the Board of Trustees. He will continue to serve as Co-Voice Chair on the Exec Level Climate Change group. Our work continues on the Climate Risk Disclosure as we strive to be leaders in this area of progress.

Strategic Planning: Covid halted the movement of this planning but we are now gaining traction on this plan initiative. Recruitment is happening for a project manager. This work will start at the agency level and trickle down to each of the divisions.

Draft Community Engagement Plan: Last year, Governor Brown put into place a Racial Justice Counsel, an executive group appointed by the Governor to advise her on various issues, in particular racial equity. As a way of showing how our Agency is engaging with underserved and under resourced communities we are developing our Community Engagement Plan. This draft lays out the approach on engagement, purpose of the committee and how we are going about to receive this valuable feedback from our communities.

Jerry spoke to an observation, and he noted a suggestion to not exclusively seek input from those on the consumer sub group, as all of us in this group have contacts to various groups identified within this committee and can be added for contacts for implementation of this work.

5. Administrator TK Keen's Update on DFR's priorities:

- Community Engagement Plan – Looking for involvement from this group and others in this planning. DFR's budget process is going to look very different as in terms of involvement and engagement but there will be many opportunities for this in our Rule Making process. The technical aspects of this process can be difficult but we want to continue to push forth and seek the advice of this committee for their perspective.
- Legislature asked our team about COVID or wildfire recovery helpful insights. If this committee has ideas or insight they can offer, please tell.
- 2022 bills - no DFR suggestions. For Short Session, we will loop back and look to members of this group to help analyze bills and provide cons for this session.
- 2023 Leg Concepts – we have a shortened track to bring concepts forth and have governor sign off.
- 2022 Rate Review for 2023 Rates - We've adjusted some of our timelines, and had some major work done on July 4<sup>th</sup>, which made it difficult for others to engage in due to the holiday. We are looking to make those hearing more

accessible, such as recordings and perhaps having other carriers perform this task.

- Website Update – looking to make it a one-stop shop for rulemaking and put the word out.
- Strategic Planning: - We have started on the track for Strategic Planning with the division and including DEI efforts as well as Climate Change. Several years since we've had a real hard look at this since 2016. With new eyes, we will look to bring this plan to this group to seek further input.
- Return to work and adjusting to remote work - As we look to reopen to the public, our taskforce is not the same as it was prior to the pandemic.
  - No date as to when we will be reopening to public. Most folks will be working in a hybrid format.

6. Moved onto Jesse O'Brien for a Legislative Update on the Short Session:

- 2022 session is upon us, a month long session. A few concepts brought forth, but a list will be sent out to the committee for further review.
  - We are waiting to see the bills and expect those to start being posted tomorrow. What we do know of:
    1. Many concepts on Health – LC 35 – Creates a requirement for health plan to cover fertility services including IVF.
    2. LC 93 - requires coverage of out of network labor and delivery services – meant for those who have to be diverted to others facilities due to hospital capacity as a result of the pandemic.
    3. LC 92 - Technical fixes to new born home visitation program SB 526 tied to this concept.
    4. LC 258 – include OPMBM regulation that pharmacists are concerned about, DCBS to hold regular meetings with health care providers.
    5. LC 105 Primary care coverage – require health plans to designate a primary health care provide for their members. Would require at least 3 prior care visits for 3 free visits over the year, with the co-pay waived.
    6. LC 192 reproductive health equity act..
    7. Alcoholic DPT concept,. DCBS would have to regularly meet with this providers and groups.
    8. Bill related to Medicaid redetermination – commercial insurance overlay – there are a large number of consumers that will have to go through the redetermination process if/when this occur. Hundreds or thousands of folks potentially affected.

9. LC 179 - watching closely reintroduction bill that DFR brought forth on Auto Insurance Rating. This would remove credit score as a rating score.
  - Eric commented on LC 179 – asked about research that has been done in Washington. They are seeing many issues with those that are older, where we are hearing and seeing concerns brought forth. However, Washington conducted this as an RIO, not as a data call. DCBS will conduct further research and will continue to look in to this concept.

- Moved on to 2023 Round-Up: Come March, DFR will announce which concepts we will be moving forward with. DFR has a unique process of how we vet these concepts and the voting process for the Division.

On the Insurance side we are still nailing down a few concepts: Health Insurance Update Bill, NAIC Accreditation and a number of issues that will be discussed and introduced. Auto Rating Issue is on the table, as well as Network Adequacy. Once DFR has the final decision, we will start holding stakeholder outreach, and happy to include this committee in those meetings for your valuable feedback.

7. Committee Priorities: Ryan moved the meeting forward asking the committee to bring forth the priorities and issues we are seeing from Oregonians. Each sub group to provide a top 4 list to define a few priorities that they would like to share with the IAC Group, and how this group can collaborate and advise on the topics.

1. Identify the issue, 2. The full committee decide on the numbers and select a set of issues we want to focus on for the rest of the year, 3. Next we will review and dive into the issues and how this committee can help on each one.

- Jim Davis provided a list for the Consumer Reps on issues that were raised:
  - Discussion was started last year: Continued review of the potential affordable, equitable option of benefit package, out of pocket cost, client choice of licensed provider, state
  - Second area: Attracting the affordability and transparency of prescription drugs,
  - Michelle – Consumer
  - Overview and support on consumer outreach efforts, specific to the work of the consumer liaison
- Jerry – monitoring the enforcement of inappropriate billing and expansion of education efforts.

- Chris Boone - Impact of limit Credit Score to the Industry, Lack of availability for Flood Coverage, and Flood rating. At the state level limit the excess premiums and Banking Industrying for Consumers
- Ryan Cheiffo – Public Option and Paid Family Medical Leave Insurance.

Jerry noted for these suggestions, to bucket them in Health, Financial and Other for the group to select from and dive further into.

Tammy brought forth an idea that we could bring further info with the topics on What is the concept and then who is bringing this forth as to assist with the discussion and those involved.

In closing, Commissioner Andrew spoke on the LC 179 emphasis. We didn't ask to bring that to this short session, we were waiting to bring this concept to the long session next. It's a big lift in 35 days, and we will see what happens with this bill. He would love for this committee to be a place where we could have a discussion on these topics. All the factors brought forth in this concepts are greater than what can be discussed in short meetings and questions that may arise further within that discussion.

- Washington is doing a data call and we are urging them to gather as much info as possible. We should know as much of this as we can but there is also the aspect of fairness, and what is a fair fee to charge consumers.

Ryan and Karla will be sending around the Minutes and a List of the concepts discussed today to the Committee to further look into.