

Secretary of State
STATEMENT OF NEED AND FISCAL IMPACT
A Notice of Proposed Rulemaking Hearing accompanies this form.

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Department of Consumer and Business Services, Health Insurance Marketplace
Agency and Division

945
Administrative Rules Chapter Number

2018 Health Insurance Marketplace Qualified Health Plan and Stand Alone Dental Plan Annual Assessment Rates

Rule Caption (Not more than 15 words that reasonably identifies the subject matter of the agency's intended action.)

In the Matter of:

The Amendment of OAR 945-030-0030

Statutory Authority:

ORS 741.102

Other Authority:

Statutes Implemented:

ORS 741.105

Need for the Rule(s):

ORS 741.105 requires the Department of Consumer and Business Services (DCBS) to establish assessment rates for qualified health plans and stand alone dental plans sold through the health insurance marketplace. These rates are reviewed annually, adjusted based on budget and enrollment projections, and updated by amending 945-030-0030.

Documents Relied Upon, and where they are available:

DCBS calendar year 2018 assessment report and Oregon Revised Statutes Chapter 741. The documents are available at the Health Insurance Marketplace at 350 Winter Street NE; Salem, Oregon. Links to these documents will be provided upon request. Email victor.a.garcia@oregon.gov.

Fiscal and Economic Impact:

The assessment rates for 2018 are estimated to remain at \$6 for qualified health plans and \$0.57 for stand alone dental plans on the marketplace per member per month. This results in a projected possible revenue of \$10.2 million, paid by Oregon insurers participating in the marketplace from premiums paid by members of Oregon's individual health insurance market. Individuals should see no change to their health insurance premiums related to this assessment.

Statement of Cost of Compliance:

1. Impact on state agencies, units of local government and the public (ORS 183.335(2)(b)(E)):

The insurance-buying public who purchases health or dental coverage through the marketplace will see no change to their health insurance premiums resulting from this rule. No impact on state agencies or units of local government is anticipated.

2. Cost of compliance effect on small business (ORS 183.336):

a. Estimate the number of small business and types of businesses and industries with small businesses subject to the rule:

The premium assessment rates discussed in this rule are not applicable to small business. As such, there should be no cost of compliance to small business.

b. Projected reporting, recordkeeping and other administrative activities required for compliance, including costs of professional services:

None

c. Equipment, supplies, labor and increased administration required for compliance:

None

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

Representatives of small businesses were on the advisory committee to review and provide input on the document.

Administrative Rule Advisory Committee consulted?: Yes

If not, why?:

<u>03-24-2017 Close of Business</u>	<u>Victor Garcia</u>	<u>victor.a.garcia@oregon.gov</u>
Last Day (m/d/yyyy) and Time for public comment	Printed Name	Email Address