Secretary of State

STATEMENT OF NEED AND FISCAL IMPACT

A Notice of Proposed Rulemaking Hearing accompanies this form.

FILED 2-3-16 4:43 PM ARCHIVES DIVISION SECRETARY OF STATE

Department of Consumer and Business Services, Health Insurance Marketplace

Agency and Division

945 Administrative Rules Chapter Number

2017 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 and the repeal of OAR 945-030-0035.

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.

Documents Relied Upon, and where they are available:

Oregon Health Insurance Marketplace (OHIM) Report on Administrative Charges for Calendar Year 2017, 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 qualified health plans and stand alone dental plans are estimated to decrease by over 30%. This will result in lower costs for insurer who sell through the marketplace and lower premiums for consumers who purchase coverage through the marketplace.

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 lower health insurance premiums. 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 businesses. 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 invited to the advisory committee to review and provide input on the document.

Administrative Rule Advisory Committee consulted?: Yes If not, why?:

03-30-2016 12:00 p.m. Victor Garcia victor.a.garcia@oregon.gov Last Day (m/d/yvyy) and Time Printed Name **Email Address**

for public comment

Administrative Rules Unit, Archives Division, Secretary of State, 800 Summer Street NE, Salem, Oregon 97310.

ARC 925-2007