

Oregon Health Insurance Policies Affected by Oral Chemo Parity Mandate

*** The Plans that offer state employee health plans are: Regence BlueCross BlueShield, Providence Health Plans and Kaiser Permanente (information from Cheryl Martinis, Public Information Officer, Oregon Insurance Division)

*** Of the 79 Premium rate change filings in Oregon between January 1, 2008 and April 25, 2009 these 9 policies were the only ones to cite the oral chemo parity policy as a contributor to the rate increase request. As you can see, the impact of the policy on the overall increase was minimal at best and was coupled with several other benefit changes. Attached are the actual rate filing summaries for your reference. All rate filings are available at http://www4.cbs.state.or.us/ex/ins/filing/index.cfm?fuseaction=home.show_filings on the website of the Oregon Division of Insurance.

| Company Name | Insurance Type | Total Covered Persons Under Policy | Average Premium Increase Requested | mandated benefits included | % impact on medical rate increase | % impact on prescription rate increase |
|--|------------------------------------|------------------------------------|------------------------------------|---|-----------------------------------|--|
| Connecticut General Life Insurance Company | portability health benefit plan | 3 | 5.70% | benefits mandated by state of Oregon effective 1/1/08 | 5.40% | 0.30% |
| Health Net Health Plan of Oregon | portability health benefit plan | 1,100 | 13.40% | out-of-network inpatient admission from emergency room paid at in-network cost share; chemotherapy cost share changed to match Inpatient Hospital cost share for HMO | 0.10% | 0% |
| Regence BlueCross BlueShield of Oregon | small employer health benefit plan | 42,061 | 16.80% | prosthetics and orthotics mandate; pervasive developmental disorders mandate; and oral chemotherapy mandate | 0.20% | 0% |
| Regence BlueCross BlueShield of Oregon | small employer health benefit plan | 43,737 | 16.50% | prosthetics and orthotics mandate; pervasive developmental disorders mandate; and oral chemotherapy mandate | 0.20% | 0% |

| | | | | | | |
|--|------------------------------------|--------|--------|---|----------------------|----------------------|
| Regence BlueCross BlueShield of Oregon | small employer health benefit plan | 46,307 | 16.40% | prosthetics and orthotics mandate; pervasive developmental disorders mandate; and oral chemotherapy mandate | 0.10% | 0% |
| Regence BlueCross BlueShield of Oregon | small employer health benefit plan | 52,613 | 13.70% | prosthetics and orthotics mandate; pervasive developmental disorders mandate; and oral chemotherapy mandate | 0.10% | 0% |
| LifeWise Health Plan of Oregon | individual health benefit plan | 34,770 | 28% | prosthetics and orthotics mandate; pervasive developmental disorders mandate; and oral chemotherapy mandate | 0.60% | 0.60% |
| Providence Health Plan | individual health benefit plan | 6,342 | 29.7 | introduced routine vision care benefit; removed chiropractic care benefit; other miscellaneous changes (speculating this MAY include new mandates such as the oral chemo parity policy) | .9% (med and ph net) | .9% (med and ph net) |
| Kaiser Foundation Health Plan of the Northwest | individual health benefit plan | 10,210 | 6.50% | various modification and discontinuation benefit changes (speculating that this may include new state mandates such as oral chemo parity policy) | 0.60% | 0.60% |