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February 13, 2020

To: The Honorable Shane E. Pendergrass
Chair, Health and Government Operations Committee

From: Patricia F. O'Connor, Health Education and Advocacy Unit

Re: House Bill 653 (Health Insurance – Medicare Supplement Plans – Open Enrollment
Period Following Birthday): Support

The Office of the Attorney General's Health Education and Advocacy Unit (HEAU) supports House Bill 653 because the bill adds protections from medical underwriting for Medicare enrollees who want to change Medicare supplement policy plans more than 6 months after they first enroll in Medicare, which is the current protected period. Supplemental plan enrollees who currently attempt to change plans more than 6 months after initial enrollment may be denied coverage, or charged higher premiums, on the basis of medical underwriting. <http://files.kff.org/attachment/Issue-Brief-Medigap-Enrollment-and%20Consumer-Protections-Vary-Across-States>

This bill provides that a carrier must make available supplemental plans with benefits that are equal to or less than the current plan's benefits, during the 30 days after the birthday of an individual enrolled in a supplemental plan. California and Oregon have enacted similar laws making it easier for enrollees to switch plans if their needs and priorities change, and to provide them with choices in doing so. https://healthcare.oregon.gov/shiba/Documents/4845-31_medicare-bday-rule.pdf

We ask the committee to give the bill a favorable report.

cc: Delegate Reznik, sponsor