

PIA Pressures Oregon Legislature on Cover Oregon



Most of Western Oregon has been covered in snow and ice for the last week so there has been no official response from the state to a letter PIA Oregon/Idaho sent to all 90 members of the Oregon Legislature. The association has extended a hand to help Cover Oregon solve its problems.

Those problems range from a website that still doesn't work to individuals signed up for insurance but not being covered to frustration with the with process by small businesses trying to get their employees covered.

Toward the end of last week, PIA Oregon/Idaho notified its individual agency and agent members and company members about the effort. As experts in the insurance process — and the health insurance purchasing experience — the independent insurance agent's of the PIA are in a unique position to help create a more user-oriented and user-friendly system.

The letter said, "We hope to help Cover Oregon correct and/or pre-empt the type of inefficiencies that we see in place now. While the current firestorm requires the most immediate attention, we must also look ahead to next year's open-enrollment season and do everything we can to ensure we do not repeat this year's experience."



The first — and most important — worry of the PIA and its health insurance writing members is for people who met the original deadlines in October, November and early December yet still don't know if they're covered. Then there are those that are trying to get covered by cannot. "The only remedy given to those people still waiting have been instructions to go buy a plan directly from a carrier. What was originally being touted as a straight forward, consumer-friendly system has turned into a nightmare for many," the letter said.

Another concern is the non-materialization of the many plans Cover Oregon promised. "Without the robust comparison elements that were to be part of the Cover Oregon website, insurance agents are about the only ones capable of offering the broad and unbiased education relating to the range of carriers and plans that consumers have been and will be facing."

PIA member agents and other health insurance agents — the letter continues — have stepped forward and are helping consumers navigate what has become a very difficult situation. "We do this because we are professionals, and are the only ones within the entire health insurance industry capable of doing so on this level. Carriers can only

discuss their own plans and Cover Oregon has its limitations. However we have had limitations imposed on us by the inadequacies of the Cover Oregon rollout — inadequacies, even market conduct that would never be tolerated by our industry, or more so, the Department of Insurance.”

PIA Oregon/Idaho Legislative Committee member Ed Ellingsen of Nasburg & Company, Coos Bay, Oregon told **Weekly Industry News** independent insurance agents are frustrated. “Do they know how much free work we have done for new OHP enrollees?”

Ellingsen said Oregon’s small businesses are also frustrated.

“The process employers have now for shopping small group insurance, using professional agents, is actually very simple. So why is it necessary to throw a government agency in the way? Ask a legislator to poll his or her constituent employers to see how hard it is to buy small group insurance. The only thing they will find out is that it is too expensive. Ask them if they think the state could do a better job and save them money,” he said

PIA Oregon/Idaho suggests that a get together is in order and Ellingsen said it needs to be soon. "Wouldn't it make sense to put Cover Oregon, agents and insurance companies together in one room and air things out?"

And with that PIA Oregon/Idaho encourages you — PIA Oregon/Idaho member — to comment. Send to the association’s Lobbyist: Lana Butterfield at lanab@teleport.com or call her at 503/819-5800.