Insurance Carriers Allowed to Auto-enroll Individual Policyholders in Oregon

Up until very recently, we have been told that when individual policyholders’ plan designs are discontinued on January 1, 2014, as part of the ACA required changes, that carriers would not be allowed to automatically enroll these members to comparable new plans.

The Oregon Insurance Division (OID) has reversed this decision. Carriers will be allowed to automatically transfer their individual policyholders to a new plan design if the policyholder doesn’t opt out.

This is great news because it means members who wish to stay with their insurance carrier will not have to reapply for coverage when their current plan designs are discontinued.

It will also reduce the chance of members having a gap in their healthcare coverage. We’re working to establish a transition process that will involve minimal disruption for our members and will keep you updated.

We’ll share more details about the OID’s announcement in our next Healthcare Reform eUpdate.

New Flier Outlines PCORI Fee

The Affordable Care Act (ACA) established the Patient-Centered Outcome Research Institute (PCORI) to evaluate and compare health outcomes and the clinical effectiveness, risks and benefits of a variety of services that treat, manage, diagnose or prevent illness or injury. The work of this Institute is partially funded by a fee on health insurers, self-insured group health plans, most HRAs, and some FSAs.

Our new PCORI Fee flier for employers provides a high-level summary of this fee and how it may apply to your business. Included is who must pay this fee, when it is effective, the estimated cost, and more.

You’ll find this flier and other helpful materials on our reform website, PacificSource.com/reform.
Learn More about Reform

Our Healthcare Reform Resource Center, PacificSource.com/reform, contains a wealth of information for PacificSource clients and members, including FAQs, timelines, additional resources, and more.

We also encourage you to visit HealthcareLawGuide.com, our healthcare reform website for the general public.