

Appendix B: Benefit and Provider mandates in Oregon Statute

Table B. Mandated disease and condition, and provider reimbursement benefits in Oregon statute, April 2004

	Mandate	Description	Statute	Date adopt.	Subject to Repeal & date	Federal	Policy type				
							Commercial insurer	HCSC	Small group	Large group	Individual
	Diseases and conditions										
1	Alcoholism – Individual (mandatory offering)	Coverage for alcoholism treatment, at the request of the insured.	ORS 743.412	1977 & 1981	No, pre-1985	No	Yes	Yes	No	No	Yes
2	Chemical dependency/mental conditions	Group health insurance coverage for treatment of chemical dependency, including alcoholism, and for mental or nervous conditions.	ORS 743.556	9/87; rev. 10/99	No	No	Yes	Yes	Yes	Yes	No
3	Pregnancy/childbirth reimbursement	All health benefit plans must provide payment or reimbursement for expenses with pregnancy care.	ORS 743.693	Oct-99	Yes, 10/2005	No	Yes	Yes	Yes	Yes	Yes
4	Prohibits excluding a particular drug coverage solely because it is not FDA approved for a medical condition	No insurance policy providing coverage for a prescription drug to a resident of this state shall exclude coverage because the drug is not FDA approved for a prescribed medical condition if the Oregon Health Resources Committee determines the use is effective.	ORS 743.697	Oct-97	No	No	Yes	Yes	Yes	Yes	Yes
5	Maxillofacial prosthesis	All group health insurance policies providing hospital, medical, or surgical expense benefits include coverage for maxillofacial prosthetic services considered necessary for adjunctive treatment.	ORS 743.706	1981	No, pre-1985	No	Yes	Yes	Yes	Yes	Yes
6	Inborn errors of metabolism reimbursement	All individual & group health insurance policies providing coverage shall include coverage for treatment of inborn errors.	ORS 743.726	Jul-97 Rev. 7/2003	Yes, 7/2009	No	Yes	Yes	Yes	Yes	Yes
7	Mammography screening & schedule	Every health insurance policy that covers hospital, medical, or surgical expenses shall provide coverage of mammograms.	ORS 743.727	1993 (amended 1999)	Yes 7/1/05	No	Yes	Yes	Yes	Yes	Yes
8	Pelvic/pap smear exam and schedule	All policies providing health insurance shall include coverage for pelvic examinations and pap smear examinations.	ORS 743.728	1993 (amended 1999)	Yes 7/1/05	No	Yes	Yes	Yes	Yes	Yes
9	Emergency services coverage	All insurers offering a health benefit plan shall provide coverage without prior authorization.	ORS 743.699	Oct-97 Rev. 10/2003	Yes, 10/2009	No	Yes	Yes	Yes	Yes	Yes
10	Diabetes	All individual & group health insurance policies providing coverage shall include coverage for diabetes self-management programs.	ORS 743.694	2001 (amended 2003)	No	No	Yes	Yes	Yes	Yes	Yes

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11	Federal Women's Health & Cancer Rights Act (breast reconstruction)	All group health benefit plans must include the benefit provisions of the federal Women's Health and Cancer Rights Act of 1998.	ORS 743.737(15), 743.754(9), & 743.766(9) Note: These statutes will be renumbered to ORS 743.691 in the 2003 edition.	Oct-99 (amended 2003)	No	Yes	Yes	Yes	Yes	Yes	Yes
12	Newborns' & Mothers' Health Protection Act (minimum maternity stay)	The department shall enforce insurer compliance with the federal Newborns' and Mothers' Health Protection act.	ORS 743.823	Jun-97	No	Yes	Yes	Yes	Yes	Yes	Yes
13	Emergency eye care	Any insurer that offers a health benefit plan that provides eye care services shall allow any enrollee to receive emergency eye services.	ORS 743.842	Oct-99	Yes, 11/2006	No	Yes	Yes	Yes	Yes	Yes
Provider reimbursements											
14	State hospital reimbursement	No policy shall exclude from payment or reimbursement losses for service rendered at a State of Oregon or any approved mental health program.	ORS 743.701	Sep-71	No, pre-1985	No	Yes	Yes	Yes	Yes	Yes
15	Optometrists	Reimbursement for services of optometrist.	ORS 743.703 & 750.065	Sep-67	No, pre-1985	No	Yes	Yes	Yes	Yes	Yes
16	Psychologists	Reimbursement for services provided by psychologist.	ORS 743.709	Sep-75	No, pre-1985	No	Yes	Yes	Yes	Yes	Yes
17	Nurse practitioners	Reimbursement for services of certified nurse practitioner, including prescribing or dispensing drugs.	ORS 743.712	Jul-79	No, pre-1985	No	Yes	Yes	Yes	Yes	Yes
18	Denturists	Notwithstanding any policy provisions of dental insurance, the insured under such policy shall be entitled to reimbursement for such service.	ORS 743.713	12/78 (rev. 93)	No, pre-1985	No	Yes	No	Yes	Yes	Yes
19	Clinical social workers services are reimbursed upon referral by a physician or psychologist.	The insured under the policy shall be entitled to payment or reimbursement for services of clinical social worker.	ORS 743.714	7/81 (rev. 89)	No, pre-1985	No	Yes	No	Yes	Yes	Yes
20	Ambulance care & transport coverage	Any insurance policy shall provide that payments will be made to the provider.	ORS 743.718	Sep-87	No	No	Yes	Yes	Yes	Yes	Yes
21	Dental surgeons	Reimbursement for certain surgical services performed by dentist.	ORS 743.719	Sep-71	No, pre-1985	No	Yes	Yes	Yes	Yes	Yes
22	Physicians Assistants	Reimbursement for claim submitted by physician assistant.	ORS 743.725	Oct-97 Rev. 10/2003	Yes, 10/2009	No	Yes	Yes	Yes	Yes	Yes