

Health Insurance: Required Reimbursements in Oregon Statute
Coverage for specific conditions, services, persons and reimbursement to providers
 updated: 08/11/09

Required Reimbursements	Description	Statute and Rule ORS 743a	Effect Date	Repeal Date	Fed	Other Health Insurance (non-HBP)	Health Benefit Plans (HBP)	Group	Individual
<u>Diseases & Conditions & Services</u>									
Alcoholism treatment	At the request of the insured coverage for alcoholism treatment.	ORS 743A.160 743.402	1981	No	No	Yes	Yes	No	Yes
Injuries resulting from alcohol and controlled substances	A health insurer shall provide coverage for the medical treatment of injuries caused in whole or part by the use of alcohol or controlled substances. Subject to policy limitations for other injuries.	ORS 743A.164 743.402	2008	Yes 2014	No	Yes (except disability policy)	Yes	No	Yes
Breast examinations	Every health insurance policy that covers hospital, medical, or surgical expenses shall cover breast exams.	ORS 743A.108	2006	No	No	Yes (except accident or disease specific plans)	Yes	Yes	Yes
Treatment of chemical dependency and mental or nervous conditions	Group health insurance coverage for treatment of chemical dependency and mental or nervous conditions at the same level as those imposed for treatment of other medical conditions.	ORS 743A.168	2007	Partial 2013	Yes	No (except expense based policies)	Yes	Yes	Only Portability Plans
Clinical trials	Health benefit plans must cover the routine costs of care for patients enrolled and participating in qualifying clinical trials.	SB 316 2009 OR Laws Ch. 274	2010	Yes 2016	No	No	Yes	Yes	Yes
Bilateral cochlear implants	Any health insurance plan that covers cochlear implants must cover bilateral implants.	ORS 743A.140	2008	No	No	Yes	Yes	Yes	Yes
Colorectal cancer screening	Requires health insurers to cover colorectal cancer screening examinations and laboratory tests.	ORS 743A.124	2006	Yes 8/2012	No	Yes (except accident or disease specific plans)	Yes	Yes	Yes
Contraceptives	Health benefit plans, student health and prescription drug benefit programs that cover outpatient prescription drugs must cover contraceptives. There is a religious employer exemption provision.	ORS 743A.066	2008	No	No	No (except prescription drug plan & student health)	Yes	Yes	Yes
Diethylstilbestrol use by Mother	Insurers may not deny issuance of a health insurance policy, because the mother of the insured used a drug containing diethylstilbestrol prior to the insured's birth.	ORS 743A.088	1989	No	No	Yes	Yes	Yes	Yes
Emergency services	All health benefit plans shall provide coverage without prior authorization.	ORS 743A.012	1997	No	No	NO	Yes	Yes	Yes
Hearing aids for children and dependents	Health benefit plans must provide coverage for one hearing aid per impaired ear to enrollees under the age of 18 or dependents of enrollees over the age of 18 enrolled in an accredited education institution.	HB 2589 OR Laws Ch. 553	2010	No	No	No	Yes	Yes	Yes
Human papillomavirus vaccine (HPV)	Health benefit plans must provide coverage of the human papillomavirus vaccine for femail beneficiaries of the plan between the ages of 11 and 26.	HB 2794 OR Laws Ch. 630	2010	No	No	No	Yes	Yes	Yes

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Nonprescription elemental enteral formula for the treatment of severe intestinal malabsorption	Any policy providing health insurance as defined in ORS 731.162, except accident only or specific disease only policies must provide coverage if the formula is needed to treat severe intestinal malabsorption, a physician has issued a written order for the use of the formula, and the formula is at least an essential source of nutrition.	ORS 743A.070	1993/2010	No	No	Yes (except accident or specific disease only plans)	Yes	Yes	Yes
Mammogram	Every health insurance policy that covers hospital, medical, or surgical expenses shall provide coverage of mammograms.	ORS 743A.100	1993	No	No	Yes (except accident and disease specific plans)	Yes	Yes	Yes
Mastectomy-related services	All health benefit plans shall provide reimbursement for mastectomy-related services as determined by the attending physician.	ORS 743A.110	2003	No	Yes	No	Yes	Yes	Yes
Maxillofacial prosthetic services	All group health insurance policies providing hospital, medical, or surgical expense benefits must include coverage for maxillofacial prosthetic services.	ORS 743A.148	1981	No	No	No (except expense based policies)	Yes	Yes	Yes
Inborn errors of metabolism reimbursement	All individual & group health insurance policies shall include coverage for treatment of inborn errors of metabolism.	ORS 743A.188	1997	No	No	Yes (except accident and disease specific plans)	Yes	Yes	Yes
Newly born and adopted children	All individual and group health insurers shall provide coverage to the newly born child at the moment of birth and to the adopted child upon placement.	ORS 743A.090	1991	No	No	No (except expense based policies)	Yes	Yes	Yes
Oral anticancer medications	A health benefit plan that covers cancer chemotherapy must provide coverage for oral anticancer medication on a basis no less favorable than IV or injected medications.	ORS 743A.068	2008	No	No	No	Yes	Yes	Yes
Pelvic and pap smear examinations	All policies providing health insurance shall include coverage for pelvic exams and pap smear exams.	ORS 743A.104	1993	No	No	Yes (except accident or disease specific plans)	Yes	Yes	Yes
Children with pervasive developmental disorder	A health benefit plan must provide medically necessary covered services for children less than 18 years old diagnosed with pervasive developmental disorder. Rehabilitation services means physical therapy, occupational therapy or speech therapy to restore or improve function. Care is subject to copayments, deductibles, coinsurance, prior authorization, and treatment limitations.	ORS 743A.190	2008	No	No	No	Yes	Yes	Yes
Pregnancy and childbirth	All health benefit plans must provide payment or reimbursement for pregnancy care expenses.	ORS 743A.080	1999	No	No	No	Yes	Yes	Yes
Prescription drugs prohibits excluding a particular drug coverage solely because it is not FDA approved for a medical condition	No health 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 743A.062 743A.060	1997	No	No	Yes	Yes	Yes	Yes

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Prostate examinations	Health insurance policies must cover prostate cancer screening exams for men who are 50 years or who are at high risk for prostate cancer	ORS 743A.120	2006	Yes 2012	No	Yes (except accident or disease specific plans)	Yes	Yes	Yes
Prosthetic and orthotic devices	All individual and group health insurers will provide coverage for prosthetic and orthotic devices that are medically necessary to restore or maintain activities of daily living and not solely for comfort or convenience. Coverage shall be no more restrictive than the list in the Medicare fee schedule for durable medical equipment. www.CMS.hhs.gov/center/dme.asp	ORS 743A.144	2008	Yes 2014	No	No (except expense based policies)	Yes	Yes	Yes
Telemedical services	Health benefit plans must provide coverage for services provided via two-way video communication if they would have been covered if provided in person, the services are medically necessary, and the services do not duplicate or supplant available in-person services.	SB 24 2009 OR Laws Ch. 384	2010	Yes 2016	No	No	Yes	Yes	Yes
Tobacco cessation programs	Health benefit plans must cover at least \$500.00 for tobacco use cessation programs for enrollees aged 15 years or older.	SB 734 OR Laws Ch. 503	2010	No	No	No	Yes	Yes	Yes
Traumatic brain injury	Health benefit plans must cover medically necessary therapy and services for the treatment of traumatic brain injury.	SB 381 2009 OR Law Ch. 423	2010	No	No	No	Yes	Yes	Yes
Unmarried women and their children	All health insurers will provide unmarried women the same payment for pregnancy and childbirth as married women and shall provide the same coverage for the child of an unmarried woman that it provides a married persons child.	ORS 743A.084	1974	No	No	Yes	Yes	Yes	Yes
Provider reimbursements									
Acupuncturist	An individual or group health insurance policy that covers acupuncture services performed by a physician shall cover acupuncture performed by an acupuncturist. Copays and deductibles shall be the same performed by a physician	ORS 743A.020	2008	No	No	Yes	Yes	Yes	Yes
Payments for ambulance care & transport	Any insurance policy that provides coverage for ambulance care and transportation shall provide payment jointly to the ambulance and transportation provider and to the insured, unless the policy specifies direct provider payment.	ORS 743A.014	1987	Yes 2003	No	Yes	Yes	Yes	Yes
Clinical social workers	Reimbursement when group, blanket, or individual policy provides coverage and within scope of practice.	ORS 743A.024	1981	No	No	Yes	Yes	Yes	Yes
Dental surgeon	Reimbursement for certain surgical services performed by dentist.	ORS 743A.032	1971	No	No	Yes	Yes	Yes	Yes
Denturist	Reimbursement notwithstanding any policy provisions and within the scope of practice.	ORS 743A.028	1978	No	No	Yes	Yes	Yes	Yes

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Licensed professional counselors and licensed marriage and family therapists	Health benefit plans that provide coverage for the services of nurse practitioners or clinical social workers also provide coverage for the services of licensed professional counselors or licensed marriage and family therapists.	HB 2506 OR Laws Ch. 549	2010	No	No	No	Yes	Yes	Yes
Nurse practitioner	Reimbursement for services of certified nurse practitioner, including prescribing or dispensing drugs.	ORS 743A.036	1979	No	No	Yes	Yes	Yes	Yes
Optometrist	Reimbursement for services when a health insurer contracts to provide eye care services under a policy.	ORS 743A.040 750.065	1967	No	No	Yes	Yes	Yes	Yes
Physicians Assistant	Reimbursement for claims submitted by a physician assistant.	ORS 743A.044	1997 2008	No	No	Yes	Yes	Yes	Yes
Prescription drugs dispensed at rural health clinic	Must include coverage for prescription drugs dispensed by licensed practitioner at a rural health clinic for urgent medical conditions.	ORS 743A.064	2003	Yes 2009	No	Yes (except accidents or unrelated to the specific disease)	Yes	Yes	Yes
Psychologist	Reimbursement for services provided by psychologist.	ORS 743A.048	1975	No	No	No	Yes	Yes	Yes
Registered Nurse First Assistant	Reimbursement for professional services performed by a RN.	ORS 743A.050	2006	Yes 2012	No	Yes	Yes	Yes	Yes
State hospital or state approved community mental health and developmental disability program reimbursement	No health insurance policy shall exclude from payment or reimbursement losses for service rendered at any hospital owned or operated by the State of Oregon or any approved community mental health and developmental disability program.	ORS 743A.010	1971	No	No	Yes	Yes	Yes	Yes