

Senate Bill 332

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SUMMARY

The following summary is not prepared by the sponsors of the measure and is not a part of the body thereof subject to consideration by the Legislative Assembly. It is an editor's brief statement of the essential features of the measure **as introduced**.

Permits insurer to offer certain rebates with aggregate value that does not exceed \$100 in calendar year to insureds other than persons for whom insurer issues health insurance or health benefit plan.

A BILL FOR AN ACT

1
2 Relating to rebates permitted for certain insurance policies; amending ORS 746.045.

3 **Be It Enacted by the People of the State of Oregon:**

4 **SECTION 1.** ORS 746.045 is amended to read:

5 746.045. (1) [*No person shall*] **Except as otherwise permitted under this section or under**
6 **other applicable law, a person may not** personally or otherwise offer, promise, allow, give, set off,
7 pay or receive, directly or indirectly, any rebate of or rebate of part of the premium payable on an
8 insurance policy or the insurance producer's commission [*thereon*] **on an insurance policy**, or
9 earnings, profit, dividends or other benefit founded, arising, accruing or to accrue on or from the
10 policy, or any other valuable consideration or inducement to or for insurance on any domestic risk,
11 which is not specified in the policy.

12 (2) A premium discount or rebate is not prohibited by this section if the discount or rebate is:

13 (a) Offered in connection with a program of health promotion or disease prevention, as described
14 in 42 U.S.C. 300gg-4;

15 (b) Paid for participation in a program to promote healthy behaviors under ORS 743.824; or

16 (c) Offered in connection with a wellness program defined by the Department of Consumer and
17 Business Services by rule.

18 (3) **An insurer may offer a rebate in the form of a prize, goods, wares, merchandise, ar-**
19 **ticles or property with an aggregate value that does not exceed \$100 in a calendar year to**
20 **an insured other than a person for whom the insurer issues health insurance, as defined in**
21 **ORS 731.162, or a health benefit plan, as defined in ORS 743B.005.**

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NOTE: Matter in **boldfaced** type in an amended section is new; matter [*italic and bracketed*] is existing law to be omitted. New sections are in **boldfaced** type.