

**From:** TEST MESSAGE FROM: David Rosenfeld, OSPiRG Executive Director [<mailto:action@ospirg.org>]  
**Sent:** Wednesday, June 19, 2013 11:37 AM  
**To:** [jesseo@ospirg.org](mailto:jesseo@ospirg.org)  
**Subject:** Not on our watch

Hi Jesse,

Are the insurance companies telling us everything? Sixteen health insurance companies just proposed new plans for next year. Too many of them have failed to adequately justify their prices, even though many of these plans will cost consumers tons of money.

**Before it's too late, please tell state officials: Get hard evidence before approving these plans, and don't let insurers overcharge consumers one dime.**

You already helped cut over \$80 million in waste from health insurance premiums. [1]

Now, we've dug into the rate proposals from five of Oregon's top insurers: Kaiser, Providence, LifeWise, BridgeSpan and Moda (formerly ODS), and **none of these insurers has done enough to justify the prices they've proposed or shown that they're doing their best to contain costs.** [2]

**Will you speak up today and get the insurance companies to justify their rates?**

- Both Kaiser and Providence admitted that their proposed rates for the next year were based on errors that would have overcharged their customers. **Both insurers revealed their mistakes only after they realized their proposals were more expensive than many other health plans.** [3]

- Some insurers are proposing rates **twice as high as others for identical coverage.** [4]

- Some insurers are projecting cost increases **more than twice as high as the national average—without adequately explaining why they think this is the case.** [5]

- Many insurers appear to be only using a handful of the six key strategies to cut waste and improve care — and **no insurer presented clear goals or benchmarks for returning any savings to the customers.** [6]

The more we dig into these proposals, the more we're concerned that Oregon's insurers aren't doing all they can to cut the waste. And with study after study showing that one-third of health care spending is waste, we can't afford anything but a full-court press for more effective use of our health care dollars. [7]

With all the changes coming to health care in the year ahead, it's more important than ever than insurers are held accountable for charging reasonable rates.



**Tell the Oregon Insurance Division: Take out your red pens and scrutinize these rates closely.**

Thanks so much for your action.

Sincerely,



David Rosenfeld  
OSPIRG Executive Director

[1] See OSPIRG Foundation's recent report, [Advancing Accountability, Cutting Health Care Waste](#).

[2] [See OSPIRG Foundation's full inquiry into these rate hike proposals](#).

[3] See The Oregonian's coverage of the issue [here](#) and [here](#).

[4] Compare insurers' proposed rates at the Oregon Insurance Division's [website](#).

[5 & 6] See footnote #2

[7] See Health Affairs, "[Reducing Waste in Health Care](#)"

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