Support HB 3530-B - Prohibiting Vision Plan Abuses

HB 3530-B was introduced on behalf of the Oregon Optometric Physicians Association in an effort to protect eye care providers from the increasingly aggressive tactics of national vision insurers and their vision insurance plans. Currently vision plan insurance companies are forcing business practices on Oregon Optometrists that are diminishing patient choice and quality of services as well as higher prices for some patients.

Ensuring that providers are working on a fair and even playing field will mean that patients receive better care - which is good for all Oregonians!

National insurance companies are mandating that their patients and providers use the insurers’ owned labs and materials for processing glasses and dictating further discounts on goods and services not covered by their plans. Eye doctors have little choice but to participate in these plans because these national vision plan insurers cover 70-75% of the patients seen by eye care providers. These practices:

• Severely limit patient and provider choice of labs or lens which adversely impacts the quality and of the patient’s visual needs. Additionally, because the insurers’ labs are out-of-state, it delays delivery time and for a patient who breaks or loses their glasses and needs them to drive or work, waiting a week is an unnecessary hardship.
• Force eye doctors to absorb losses on non-covered services in order to attract payers and patients to their particular plan. This practice of cost-shifting has contributed to a major lack of transparency in the medical model and is not a fair solution – especially for those patients who will get stuck paying for someone else’s eye and vision services.

HB 3530-B will:

• Protect the patient’s right to choose their preferred materials and receive their glasses within a reasonable amount of time.
• Prohibit vision and health plans from forcing optometrists and ophthalmologists to charge below-market prices for services and materials that are not covered by the plan.
• Stop vision and health plans from mandating that providers accept certain vision plans as a condition of seeing patients who participate in premium plans.
• Protect Oregon small businesses including locally owned labs and keep skilled jobs in Oregon.
• Level the playing field for Oregon’s Optometrists against large, out of state insurance companies who are exempt from the kind of antitrust laws that prevent eye doctors from addressing these concerns collectively.

The Oregon Optometric Physicians Association asks for your help in addressing vision plan abuses
in Oregon, as has been done in a growing number of states, by supporting HB 3530-B.