

HOUSE COMMITTEE ON
HEALTH AND HUMAN SERVICES

May 20, 2005 Hearing Room D

10:00 A.M. Tapes 128 – 131

Corrected 10/11/05

MEMBERS PRESENT: Rep. Billy Dalto, Chair

Rep. Gordon Anderson

Rep. Deborah Boone

Rep. Kevin Cameron

Rep. Mitch Greenlick

MEMBERS EXCUSED: Rep. Tom Butler, Vice-Chair

Rep. Carolyn Tomei, Vice-Chair

STAFF PRESENT: Sandy Thiele-Cirka, Committee Administrator

Pamella Andersen, Committee Assistant

MEASURES/ISSUES HEARD:

The Planning for Local Mental Health Services Report – Informational Meeting

HB 2913 – Public Hearing

HB 3444 – Public Hearing

SB 1 – Public Hearing

HB 3482 – Work Session

SB 430A – Work Session

HJM 24 – Public Hearing

These minutes are in compliance with Senate and House Rules. Only text enclosed in quotation marks reports a speaker's exact words. For complete contents, please refer to the tapes.

TAPE/#	Speaker	Comments
TAPE 128, A		
004	Chair Dalto	Calls the meeting to order at 10:17 a.m. as a subcommittee. Notes the house chamber will reconvene at 11:30.

Planning for Local Mental Health Services Report – INFORMATIONAL MEETING

039	Bob Nikkel	Administrator, Office of Mental Health and Addiction Services (OMHAS), Department of Human Services (DHS). Submits the report (exhibit a) for review and summarizes its purpose.
056	Chair Dalto	Inquires regarding the status of the Oregon State Hospital (OSH) master plan.
065	Nikkel	Reports the Phase One Report was released on Monday, May 16. Notes the major structural problem determined, which is a concern due to seismic constraints. States they are looking for another facility to which they can move patients. Comments on the costs of renovation.
083	Chair Dalto	Closes the informational meeting on The Planning for Local Mental Health Services Report. Opens a public hearing on HB 2913, HB 3444 and SB 1.

HB 2913, HB 3444 and SB 1 – PUBLIC HEARING

093	Sandy Thiele-Cirka	Administrator. Summarizes HB 2913, HB 3444, and SB 1.
109	Chair Dalto	Recesses the public hearing on HB 2913, HB 3444 and SB 1. Notes the committee is now a full committee. Opens a work session on HB 3482.

HB 3482 – WORK SESSION

- 112 Sandy Thiele-Cirka Administrator. Summarizes HB 3482. Mentions the -7 amendments. **(Exhibit b).**
- 137 Chair Dalto Elaborates on what the -7 amendments accomplish. Compares the -7 amendments to the -6 amendments.
- 162 **Rep. Greenlick** **MOTION: Moves to ADOPT HB 3482-7 amendments dated 05/20/05.**
- 164 **VOTE: 4-0-3**
EXCUSED: 3 – Anderson, Butler, Tomei
- Chair Dalto** **Hearing no objection, declares the motion CARRIED.**
- 165 **Rep. Greenlick** **MOTION: Moves HB 3482 to the floor with a DO PASS AS AMENDED recommendation and the SUBSEQUENT REFERRAL to the committee on Budget BE RESCINDED.**
- 179 **VOTE: 5-0-2**
AYE: In a roll call vote, all members present vote Aye.
EXCUSED: 2 - Butler, Tomei
- Chair Dalto** **The motion CARRIES.**
REP. HASS will lead discussion on the floor.
- 182 Chair Dalto Closes the work session on HB 3482. Opens a work session on SB 430A.

SB 430A – WORK SESSION

- 183 Sandy Thiele-Cirka Administrator. Summarizes SB 430A.
- 189 Chair Dalto Reviews the bill.
- 197 **Rep. Cameron** **MOTION: Moves SB 430A to the floor with a DO PASS recommendation.**

205

VOTE: 5-0-2

AYE: In a roll call vote, all members present vote Aye.

EXCUSED: 2 - Butler, Tomei

Chair Dalto

The motion CARRIES.

208

Rep. Anderson

MOTION: Moves SB 430A be placed on the CONSENT CALENDAR.

VOTE: 5-0-2

EXCUSED: 2 - Butler, Tomei

Chair Dalto

Hearing no objection, declares the motion CARRIED.

211

Chair Dalto

Closes the work session on SB 430A. Reopens a public hearing on HB 2913, HB 3444 and SB 1.

HB 2913, HB 3444 and SB 1 – PUBLIC HEARING

222

Rep. Linda Flores

House District 51. Testifies in support of HB 2913, HB 3444, and SB 1. Acknowledges concerns about insurance rates. Notes the President supports mental health parity.

248

Rep. Dave Hunt

House District 40. Testifies in support of HB 2913, HB 3444, and SB 1. Relates experience with mental health issues in his family and the impact of treatment. Notes these bills are an opportunity to indicate mental health issues are as important as physical issues. Mentions the bipartisan support of the bills. Considers the bills a major beneficial public policy change.

291

Chair Dalto

Closes the public hearing on HB 2913, HB 3444, and SB 1. Opens a public hearing on HJM 24.

HJM 24 – PUBLIC HEARING

297

Rep. Donna Nelson

House District 24. Notes her support of the mental health parity bills. States every military person returns from active duty changed. Discusses those returning with brain injuries and amputations.

Praises White City and Roseburg Veteran's Administration hospitals that have extended coverage to every veteran.

- 364 Rep. Greenlick Questions whether returning veterans are not currently receiving mental health services, and if not, why not.
- 370 Rep. Nelson Confirms they are not, reporting lack of capacity, and the fact many plans don't cover services. Explains Many individuals are not called veterans, yet. Discusses how length of service determines coverage.
- 389 Rep. Greenlick Mentions previous resolution that addressed returning guardsmen's treatment and his understanding veteran's mental health issues are covered to the same degree physical health services are.
- 399 Rep. Nelson States they are not, and funding for both services and benefits has been cut.
- 421 Rep. Greenlick Suggests an amendment to address funding cuts.
- 428 Rep. Nelson Believes an amendment may be unnecessary due to the bill passed earlier on the floor, today.
- 439 Rep. Greenlick Questions whether this memorial is necessary.
- 443 Rep. Nelson Clarifies purpose of the bill.
- 452 Chair Dalto Closes the public hearing on HJM 24. Reopens the public hearing on HB 2913, HB 3444 and SB 1.

HB 2913, HB 3444 and SB 1 – PUBLIC HEARING

- 453 Rep. Peter Buckley House District 5. Submits and reviews written testimony on HB 2913, HB 3444 and SB 1 (**exhibit c**).

TAPE 129, A

- 006 Rep. Boone Mentions constituent situation that compares to Rep. Buckley's.
- 012 Janet Carlson

Marion County Commissioner, Association of Oregon Counties.
Submits and references packet of information (**exhibit d**) in testimony
on HB 2913, HB 3444 and SB 1.

- 050 Jonathan Ater Co-Chair, Mental Health Task Force. References the Governor's Mental Health Task Force Report (**exhibit e**). Notes all the pieces have to be addressed including the hospital piece.
- 077 Damiana Merryweather Representing Public Employees Benefit Board. Submits written testimony on behalf of Jean Thorne relative to SB 1 and HB 2913 (**exhibit f**). Notes premium impacts when mental health benefits are included.
- 088 Kathy Larrabee Parent of mentally ill son. Discusses differences between her son's treatment for mental health and that of her own cancer treatments due to insurance coverages. Mentions continued premium costs even though no mental health benefits remain.
- 126 Chair Dalto Inquires if Larrabee believes passage of one of these measures would have provided coverage for her son in the past.
- 128 Larrabee Relates her understanding it would have provided the same mental health coverage as with major medical.
- 140 Chair Dalto Asks about her personal insurance policy.
- 143 Larrabee Elaborates on the insurance policy.
- 147 Ater Notes Employee Retirement Income Security Act (ERISA) plans are not subject to state legislation.
- 154 Chair Dalto Clarifies the benefits the bills do and do not bring forward.
- 165 Ater Explains ERISA, which is a federal law that regulates pension and benefit plans.
- 171 Rep. Greenlick States the bills will not touch any self-insured plans.
- 179 Chair Dalto Mentions individual policies are not subject to the bills, either.

191	Rick Treleavan	President, Alcohol and Drug Abuse Providers Association. Discusses as an employer the benefits and cost increases of insurance over the years. Notes the one percent increase will not impact his decision regarding employee coverage. Relates conversation with others regarding those who are unable to access basic care for their children.
224	Rep. Greenlick	Inquires if Treleavan asked his carrier to include mental health coverage in his company's benefit package.
229	Treleavan	Responds they have had it in their coverage all along.
232	Chair Dalto	Dialogues with Treleavan about the one percent increase for clarification.
234	Treleavan	Explains.
259	Rep. Greenlick	Discusses premium costs of \$1000 per month, and asks what portion of the premium is mental health costs.
265	Treleavan	States it is a small percentage, as increases are caused by other factors.
274	Rep. Cameron	Questions the price difference between choosing to have parity, and not.
279	Treleavan	Explains how he chooses policies each year, noting from anecdotal research, including parity represents about a one percent increase in premium costs.
300	Rep. Boone	Inquires what company insures Treleavan's employees.
301	Treleavan	Responds, PacifiCare.
303	Mitchell Anderson	President, Association of Oregon Community Mental Health Programs. Testifies in support of HB 2913, HB 3444 and SB 1. Mentions the packet of information which includes his testimony (exhibit d). Discusses study conducted in Benton County and the learnings related to children with and without insurance.
361	Rep. Anderson	Asks how arrangements could be made for the state to pay for mental treatment without families being required to relinquish custody.

- 368 M. Anderson States that is not possible if the family is employed and their insurance doesn't cover mental health.
- 373 Rep. Cameron Inquires how many children would be impacted by this legislation. Requests info be provided.
- 383 M. Anderson Relates he is unsure.
- 390 Sonja Tanner National Alliance for the Mentally Ill (NAMI). Relates her son's mental health issues. Reads letters from her health provider noting number of mental health visits allowed. States the Oregon Health Plan (OHP) was the only means by which her son could get help. Notes her choice to quit working so her son could be eligible for the OHP.
- 440 Betsy Hanson NAMI. Submits and reviews written testimony in support of HB 2913, HB 3444 and SB 1 (**Exhibit g**). Relates costs of mental health treatment for her son. Discusses other choices they had to make to allow him to receive help through the OHP.

TAPE 128, B

- 003 Hanson Continues testimony.
- 030 Kenard Adams Grandparent of mentally ill grandchildren. Discusses his grandson's experience with mental health issues and his mental health coverage, noting his recovery. Compares this to his granddaughter's mental health issues and the counseling she is getting through the OHP.
- 095 Vincent Salvi NAMI. Submits and summarizes written testimony (**exhibit h**) on HB 2913. Discusses a Washington state mental health cost study (**exhibit i**). Relates the savings from adding mental health coverage. Shares his story of seeking treatment for his son. Relates the amount of work missed by family members in caring for relatives in mental health care.
- 202 Daniel Saucy Dentist. Notes the patients he sees who have mental health issues. Discusses the costs of repairing the teeth of people who have mental health issues (**Exhibit j**).
- 232 Dawn Bonder Oregon Business Association (OBA). Submits and references testimony in support of HB 2913, HB 3444 and SB 1 (**Exhibit k**), as

well as the testimony of Gretchen Peterson in support of SB 1
(**exhibit l**).

- 286 Rep. Cameron Inquires as to the number of members in the OBA, how many are self-insured and how many already extend parity.
- 289 Bonder Reports the OBA as about 250 members. Relates she will provide the committee information on member's present insurance offerings.
- 303 Maggie Bennington-Davis Oregon Psychiatric Association. Submits and references testimony in support of HB 2913, HB 3444 and SB 1. (**Exhibit m**).
- 354 Scott Manchester Executive Director, Oregon Chapter, National Association of Social Workers. Submits and references testimony in support of HB 2913, HB 3444 and SB 1 (**Exhibit n**). Discusses issues of fairness, and treating illnesses equitably.
- 398 Chris Buenoff Trillium Family Services. Submits and reviews testimony in support of HB 2913, HB 3444 and SB 1 (**Exhibit o**). Relates the differences in treating children covered by insurance and those without, noting those with insurance don't get the care they need. Relates case of insured elementary girl with ADHD, the limitations of her policy and the advancement of her condition to requiring residential treatment. Notes the costs that could have been saved if the issues had been addressed at the outset.

TAPE 129, B

- 016 Melanie Hammang Relative to people with multiple brain disorders. Relates challenges living with her husband and son.
- 050 Chair Dalto Closes the public hearing on HB 2913, HB 3444 and SB 1. Recesses the meeting at 12:00 p.m.
- 051 Chair Dalto Reconvenes the meeting at 2:05 p.m. Reopens the public hearing on HB 2913, HB 3444 and SB 1

HB 2913, HB 3444 and SB 1 – PUBLIC HEARING

- 067 John Holmes Executive Director, Multnomah County NAMI. Submits written testimony on behalf of Kathleen Risk (**exhibit p**).

082	Kristen Anderson	Parent of mentally ill child. Submits and reviews written testimony on SB 1 (exhibit q). Discusses life-threatening mental illnesses.
111	Rep. Greenlick	Inquires what would happen if Anderson gave up custody of her son.
115	K. Anderson	Explains she would not become the foster parent. Elaborates.
129	Linda Reilly	Citizen. Elaborates on how relinquishing custody works. Explains “out of home care” passed in HB 3577 during the 2003 legislative session.
149	Sen. Monnes-Anderson	Senate District 25. Discusses other illnesses that are not treated with discrimination, relating mental disorders are real, treatable brain diseases. Notes the high costs for lack of treatment, both for the community, the economy and the individual. Relates impact on large companies that include mental health treatment coverage in their insurance packages.
227	Rep. Greenlick	Mentions statements from the Washington state report (exhibit i), on managed care coupled with parity. Notes SB 1 doesn’t address this need for paring.
250	Sen. Monnes-Anderson	Notes the people released from Dammasch and the acceptance they have received in their communities.
268	Rep. Greenlick	Questions whether the requirements of the bill will be ineffective if not coupled with incentives to the health care industry for effective management.
294	Phil Chadsey	NAMI. Submits and reviews written testimony in support of HB 2931 and SB 1 (exhibit r) and a related Oregonian article (exhibit s). Discusses existing parity. Notes the minimal cost increase from parity being added to major employer policies. Relates actions of Regence BlueCross/BlueShield and Kaiser.
334	Rep. Greenlick	Comments Regence and Kaiser already had rich mental health benefits, so adding more wasn’t as costly.
357	Chadsey	Discusses the purpose of insurance for catastrophic losses. Notes the ratio of cost to benefit is very high. Relates the middle class has the most difficult time getting full parity.

408 Rep. Greenlick Inquires whether NAMI would support managed health care services.

427 Chadsey States NAMI opposes a formulary as the anti-psychotics are not interchangeable for different people. Discusses Anti-psychotics.

450 Rep. Greenlick Questions whether NAMI is recommending mental health be addressed like every other disease.

455 Chadsey Reiterates a formulary is not the appropriate method for anti-psychotics.

463 Cindy Robert NAMI. Elaborates on NAMI's stand.

TAPE 130, A

008 Rep. Greenlick References Washington state report to clarify question of parity being introduced in conjunction with a managed care system.

020 Robert Reads SB 1, section 8, stating NAMI accepts that provision as long as doctor's orders are not being overridden.

039 Rep. Greenlick Inquires if an amendment could be added that would take away the mental health exclusion for formularies in the OHP.

040 Robert Responds the formulary would have to be changed.

059 Lisa Trussell Associated Oregon Industries (AOI). Submits and references written testimony in opposition to SB 1 (**exhibit t**). Explains. Notes number of people who lose insurance when the costs of insurance rise each percentage point. Discusses costs to employers and employees. Notes employees frequently can't afford to pay the difference for covering their dependents. Recommends other options such as raising the current limits on the existing benefit structure. Notes larger companies will self-insure, which precludes the requirement for mental health coverage.

133 Rep. Cameron Requests examples of other recommended mandates that could be repealed.

137 Trussell Relates the Insurance Division has distributed the 25 mandates in the past. Reads the list.

154	Rep. Boone	Asks Trussell her thoughts on the mandates and costs related to prevention activities.
160	Trussell	Discusses charging entire communities for conditions they may never have. Recommends a group review the mandates.
178	Rep. Boone	Relates how her small business addresses employee medical costs, and what she would look for in choosing insurance. Discusses the cycle of costs absorbed by the community when someone postpones getting help.
198	Trussell	Recommends Rocky King's plan be reviewed to determine what could be eliminated.
200	Rep. Greenlick	Questions if there is a federal bill that requires parity under ERISA.
220	Trussell	States she is unsure, noting Oregon mandates don't apply under an ERISA plan.
229	Patrick Pine	Corporate Benefits Manager, Essco Corporation. Discusses Essco's medical insurance coverages in various states and the multi-employer trust plan. Notes Essco has determined not to add mental health benefits due to costs. Relates 60 percent of their employees would not feel the impact of SB 1 because they are enrolled in the trust plan. States half of all group plans are self-insured, indicating SB 1 would not affect a majority of the population. Notes in California Essco has been unable to corroborate the assertion that increased productivity accompanies parity.

TAPE 131, A

002	Rep. Anderson	Asks how many family mental issues within Essco might be genetic, experiential or environmental.
008	Pine	States due to confidentiality laws, there is no way of knowing.
012	Chair Dalto	Inquires how much a new mandate might cost in terms of the number of people who might lose coverage as a new mandate is added.
041	Trussell	

Notes AOI's health-purchasing co-op. Relates the findings of AOI's actuary, which includes the impact of direct marketing. Notes some treatment centers mentioned in SB 1 are not available at this time.

- 067 Pine Discusses how prescription costs within health care are generally calculated. States it is difficult to determine why certain drugs were prescribed by a physician.
- 098 Holmes Recommends formula for how to determine percentages of costs. Discusses other market factors which may come into play when offering mental health parity.
- 139 Linda Adams Former DHS employee. Relates her work with abused children. Discusses community costs that arise from untreated children who move to adulthood seeking to self medicate. Discusses insurance limits when a physical injury is combined with a mental injury and coverage is reduced.
- 202 Elise Brown America's Health Insurance Plans (AHIP). Restates SB 1 will not insure coverage for all Oregonians. Relates impact of her sister's mental health issues, noting she would not be helped by the passage of SB 1. Comments parity and mandates limit consumer choice.
- 263 Rep. Greenlick Questions if the provisions on page 4, lines 24 to 29, give AHIP all they need to integrate managed behavioral care services.
- 280 Pam Lally Regence BlueCross/BlueShield. Relates that language is a result of Regence's collaboration on mental health parity in the 2003 session. Submits and references written testimony on SB 1 (**exhibit u**). Discusses the limits of SB 1. Addresses ERISA comments made earlier and clarifies. Discusses the California parity law which is different from Oregon's recommendation. Explains the different products purchased from Regence. Addresses and clarifies the PEBB experience. Notes only .2 of one percent of clients accessed mental health coverage. Offered percentages of clients who access mental health coverage who complete treatment before coverage is exhausted. Submits mental health utilization rates (**exhibit v**).
- 400 Rep. Greenlick Requests clarification on Jean Thorne's written testimony (**exhibit f**).
- 418 Lally Offers to provide Regence's chart showing differences between their commercial and PEBB membership utilization and exhaustion of benefits.

458 John Powell Regence. Testifies on SB 1.

TAPE 130, b

018 Powell Continues testimony. Explains parity means different things in different states, with varying details. Points members to information in **exhibit v** as a resource.

054 Rep. Boone Comments the brain is part of the body, and other parts of the body are not excluded from coverage.

086 Powell Compares medical insurance historically, and its basis in a medical hospitalization model. Compares to the evolution and changing costs of heart care.

146 Rep. Boone Requests comparison between diabetes and bi-polar, and discussion of the determination of expenditures allowed for each.

156 Powell Replies in a perfect world there should be no difference. Relates various providers address issues differently.

168 Rep. Greenlick States no one had health insurance prior to World War II, and even then it was mostly hospital coverage. Discusses the evolution of health coverage over the last 60 years. Notes his work addressing bettering substance abuse treatment. Relates the need to carefully tweak so as not to break the bank, but allow services to remain.

234 Rep. Anderson Comments on the need for a full revamping of system due to spiraling insurance costs. States people who refuse to take care of themselves shouldn't receive coverage, and perhaps costs could be reduced by opting out people who won't help themselves.

268 Rep. Boone Suggests having the premium reflect the level of prevention people use and provide incentives for healthy behaviors.

295 Judith Putas NAMI. Relates the story of her severely mentally ill sister and the resulting costs to the state. Mentions church acquaintances who just had family members commit suicide, commenting something is going awry in our communities.

399 Rep. Greenlick Asks if the bills would help Putas' sister.

- 401 Putas Responds, not now, but they would have helped her early in her journey.
- 430 Chair Dalto Notes the hearing on HB 2913, HB 3444 and SB 1 will continue on Monday. Mentions the submission of written testimony from Karen Cormac-Jones in opposition (**exhibit w**), Linda Dunn of NAMI Oregon in support (**exhibit x**), Kathy Savicki in support (**exhibit y**), Helen Gerhardt in support (**exhibit z**), Oregon Psychological Association in support (**exhibit aa**), and an Actuarial Analysis from the Oregon Medical Association (**exhibit bb**). Closes the public hearing on HB 2913, HB 3444 and SB 1.

The following prepared testimony is submitted for the records without public testimony:

- Connie Powell SB 1, information packet in support (**exhibit cc**).
- Doris Cameron-Minard HB 2913, HB 3444, SB 1, written testimony in support (**exhibit dd**).
- Rep. Carolyn Tomei HB 2913, HB 3444, SB 1, written testimony of Ada Molinoff in support (**exhibit ee**).
- Mark McKechnie HB 2913, HB 3444, SB 1, written testimony in support (**exhibit ff**).
- Staff HB 2913, HB 3444, SB 1, written testimony of Linda Adams in support (**exhibit gg**).
- 434 Chair Dalto Adjourns the meeting at 3:55 p.m.

EXHIBIT SUMMARY

1. **A. Mental Health Services, Report, Bob Nikkel, 12 pp**
2. **B. HB 3482, -7 amendment, staff, 2 pp**
3. **C. HB 2913, HB 3444, SB 1, written testimony, Rep. Peter Buckley, 1 p**
4. **D. HB 2913, HB 3444, SB 1, information packet, Janet Carlson, 11 pp**
5. **E. HB 2913, HB 3444, SB 1, Governor's Mental Health Task Force Report, Jonathan Ater, 82 pp**
6. **F. HB 2913, SB 1, written testimony of Jean Thorne, Damiana Merryweather, 2 pp**
7. **G. HB 2913, HB 3444, SB 1, written testimony, Betsy Hanson, 1 p**
8. **H. HB 2913, written testimony, Vincent Salvi, 4 pp**

9. **I. HB 2913, HB 3444, SB 1, Mental Health Parity Cost and Savings report, Vincent Salvi, 16 pp**
10. **J. HB 2913, HB 3444, SB 1, written testimony, Daniel Saucy, 1 p**
11. **K. SB 1, written testimony, Dawn Bonder, 2 pp**
12. **L. SB 1, written testimony of Gretchen Peterson, Dawn Bonder, 1 p**
13. **M. HB 2913, HB 3444, SB 1, written testimony, Maggie Bennington-Davis, 1 p**
14. **N. HB 2913, HB 3444, SB 1, written testimony, Scott Manchester, 2 pp**
15. **O. HB 2913, HB 3444, SB 1, written testimony, Chris Burnoff, 3 pp**
16. **P. HB 2913, HB 3444, SB 1, written testimony, John Holmes, 1 pp**
17. **Q. HB 2913, HB 3444, SB 1, written testimony, Kristen Anderson, 2 pp**
18. **R. HB 2913, SB 1, written testimony, Phillip Chadsey, 2 pp**
19. **S. SB 1, Oregonian Article, Phillip Chadsey, 1 pp**
20. **T. SB 1, written testimony, Lisa Trussell, 1 p**
21. **U. SB 1, written testimony, Pam Lally, 3 pp**
22. **V. SB 1, Mental Health Utilization Rates, Pam Lally, 4 pp**
23. **W. HB 2913, HB 3444, information packet from Karen Cormac-Jones, staff, 21 pp**
24. **X. HB 2913, HB 3444, SB 1, email testimony of Linda Dunn, staff, 1 p**
25. **Y. HB 2913, HB 3444, SB 1, email testimony of Kathy Savicki, staff, 1 p**
26. **Z. HB 2913, HB 3444, SB 1, written testimony of Helen Gerhardt, staff, 2 pp**
27. **AA. HB 2913, HB 3444, SB 1, Oregon Psychological Association, staff 2 pp**
28. **BB. Mental Health Parity, An Actuarial Analysis of Comprehensive Mental Health and Substance Abuse Benefits and Other Options for Improved Coverages in the State of Oregon, Oregon Medical Association, 6 pp**

The following prepared testimony is submitted for the records without public testimony:

1. **CC. SB 1, written testimony, Connie Powell, 2 pp**
2. **DD. HB 2913, HB 3444, SB 1, written testimony, Doris Cameron-Minard, 1 pp**
3. **EE. HB 2913, HB 3444, SB 1, written testimony of Ada Molinoff, Rep. Carolyn Tomei, 3 pp**
4. **FF. HB 2913, HB 3444, SB 1, written testimony, Mark McKechnie, 1 p**
5. **GG. HB 2913, HB 3444, SB 1, written testimony of Linda Adams, staff 4 pp**