

Oregon Medical Insurance Pool

The Oregon Medical Insurance Pool (OMIP), established by the legislature in 1987, protects its enrollees by providing access to health insurance coverage for those with preexisting chronic health conditions and those without insurance portability options, thus reducing the state's overall uninsured rate.

(503) 373-1692; (800) 542-3104, toll-free
www.omip.state.or.us

Office of Minority, Women and Emerging Small Business

This office (OMWESB) administers certification programs that promote targeted economic opportunities for small businesses in the state. It is the certification authority in Oregon for the Disadvantaged, Minority, Women and Emerging Small Business Enterprise programs. The office certifies businesses, maintains a directory, and makes referrals.

(503) 947-7922
www.oregon.gov/DCBS/OMWESB

Ombudsman offices

DCBS has two ombudsman offices that serve as advocates for injured workers and small employers in workers' compensation issues. The Ombudsman for Injured Workers (OIW) informs injured workers about their rights and responsibilities. The Small Business Ombudsman (SBO) assists employers with workers' compensation issues related to audits, classifications, experience modifications, coverage, market availability, claims, and rules. Both offices conduct trainings, answer questions, and make informal presentations.

OIW: (503) 378-3351; (800) 927-1271, toll-free
www.oregon.gov/DCBS/OIW

SBO: (503) 378-4209
www.oregon.gov/DCBS/SBO

Office of Regulatory Streamlining

The Office of Regulatory Streamlining conducts activities across and beyond state agencies to help reduce the regulatory burden borne by Oregon businesses while maintaining protections for citizens and our state. The office reviews proposed rules and helps agencies write rules that are faster, cheaper, and simpler for businesses to comply with. Since its beginning in March 2003, the office has served as a networking headquarters and best-practices clearinghouse for agencies working to achieve regulatory streamlining.

(503) 947-7061
www.streamline.oregon.gov

Director's Office

The Director's Office provides general policy, management, personnel, and communications services to the department. Other services provided to all divisions include research and analysis and financial and budgetary management provided by the Information Management Division and the Business Administration Division.

(503) 378-7872
www.dcbs.oregon.gov



Its divisions, programs, and offices



Department of Consumer & Business Services

350 Winter St. NE
P.O. Box 14480

Salem, Oregon 97309-0405

Phone: (503) 378-4100

Web site: www.dcbs.oregon.gov

The Department of Consumer & Business Services (DCBS) is Oregon's largest regulatory agency. The department administers state laws and rules and protects consumers and workers in these areas:

- ▶ Workers' compensation
- ▶ Occupational safety and health
- ▶ Financial services
- ▶ Insurance
- ▶ Building codes
- ▶ Targeted contracting opportunities for small businesses

Workers' Compensation Division

The Workers' Compensation Division administers, monitors, and enforces Oregon's workers' compensation laws and protects employers' and injured workers' rights and benefits by:

- ▶ Ensuring that employers maintain workers' compensation coverage
- ▶ Ensuring that workers receive accurate and timely benefits
- ▶ Certifying and monitoring managed care organizations and developing medical-fee schedules
- ▶ Facilitating injured workers' early return to work
- ▶ Offering alternative-dispute-resolution services for medical, vocational, and disability disputes

- ▶ Providing consultation services to workers, employers, insurers, claims examiners, attorneys, medical providers, and others
- ▶ Reimbursing insurers' eligible expenditures from the Workers' Benefit Fund

(503) 947-7810; (800) 452-0288, toll-free
www.workerscompensation.oregon.gov

Oregon Occupational Safety & Health Division (OR-OSHA)

OR-OSHA improves workplace safety and health for all Oregon workers, helps reduce the incidence of workplace injuries and illnesses, and reduces the cost of workers' compensation insurance by:

- ▶ Inspecting worksites for safety and health violations
- ▶ Investigating workplace accidents and responding to complaints
- ▶ Providing consultation, training, and technical services and safety-and-health-recognition programs
- ▶ Addressing workplace safety and health hazards through the Oregon Safe Employment Act

(503) 378-3272; (800) 922-2689, toll-free
www.osha.oregon.gov

Building Codes Division

The Building Codes Division works with Oregonians to ensure safety and accessibility of new construction by setting and enforcing statewide construction standards. The division:

- ▶ Ensures the competency of construction inspectors, electricians, and plumbers by testing, certifying, licensing, and providing continuing education
- ▶ Provides oversight related to fabrication, installation, repair, and inspection of boilers and pressure vessels and inspects recreational vehicles, manufactured homes, prefabricated structures, and elevators
- ▶ Adopts statewide building codes
- ▶ Provides code and rule interpretations and oversight of local jurisdictions
- ▶ Investigates license and code violations
- ▶ Issues construction and operating permits

(503) 378-4133
www.bcd.oregon.gov

Insurance Division

The Insurance Division protects Oregonians and supports Oregon businesses by:

- ▶ Licensing and monitoring about 1,600 insurance companies and 62,000 agents
- ▶ Conducting financial examinations and analysis of insurers' financial statements
- ▶ Reviewing insurance products and premium rates
- ▶ Providing advocacy and public education
- ▶ Conducting investigations and helping individuals resolve complaints
- ▶ Monitoring insurers' market practices

(503) 947-7980
www.insurance.oregon.gov

Division of Finance and Corporate Securities

The Division of Finance & Corporate Securities reviews securities offerings filed in Oregon and licenses, investigates, and regulates the activities of financial institutions and service providers such as banks, credit unions, sellers of securities, consumer finance companies, mortgage lenders, prearranged-funeral providers, pawnbrokers, and money transmitters. By doing so, the division helps ensure that a wide range of financial products and services are available to Oregonians and helps protect consumers from fraud, abuse, and predatory lending practices.

(503) 378-4140
www.dfcs.oregon.gov

Workers' Compensation Board

Although part of DCBS, the board operates independently to provide impartial resolution of disputes arising under workers' compensation law and the Oregon Safe Employment Act. The board conducts hearings and case reviews, provides mediation services, and processes cases to the Court of Appeals. The board exercises own-motion jurisdiction, administers the Victim of Crimes Compensation Law, and provides policy advice on workers' compensation to the director of DCBS. Staff consists of five full-time board members appointed by the governor, administrative law judges, and support personnel.

(503) 378-3308; (877) 311-8061, toll-free
www.wcb.oregon.gov

