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PERMANENT ADMINISTRATIVE ORDER

ID 55-2023

CHAPTER 836

DEPARTMENT OF CONSUMER AND BUSINESS SERVICES

INSURANCE REGULATION

FILED

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ARCHIVES DIVISION
SECRETARY OF STATE
& LEGISLATIVE COUNSEL

FILING CAPTION: Amending OAR 836-150-0040 to add ORP payment parameters for plan year 2024

EFFECTIVE DATE: 01/01/2024

AGENCY APPROVED DATE: 12/21/2023

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AMEND: 836-150-0040

NOTICE FILED DATE: 10/25/2023

RULE SUMMARY: The current rule defines payment parameters for ORP for claims incurred during plan years 2018-2023. The amended rule will include payment parameters for plan year 2024 (attachment point of \$95,000; reinsurance cap of \$1,000,000; and coinsurance rate of 50%), while deleting the provisions related to plan years 2018 and 2019.

CHANGES TO RULE:

836-150-0040

Reinsurance Parameters

(1) For the benefit year beginning on January 1, 2018 the parameters for the Oregon Reinsurance Program are:¶

(a) An attachment point of \$95,000;¶

(b) A reinsurance cap of \$1,000,000; and¶

(c) A coinsurance rate of 59.2 percent.¶

(2) For the benefit year beginning on January 1, 2019~~20~~ the parameters for the Oregon Reinsurance Program are:¶

(a) An attachment point of \$90,000;¶

(b) A reinsurance cap of \$1,000,000; and¶

(c) A coinsurance rate of fifty percent.¶

(3~~2~~) For the benefit year beginning on January 1, 2020~~1~~ the parameters for the Oregon Reinsurance Program are:¶

(a) An attachment point of \$90~~83~~,000;¶

(b) A reinsurance cap of \$1,000,000; and¶

(c) A coinsurance rate of fifty percent.¶

(4~~3~~) For the benefit year beginning on January 1, 2021~~2~~ the parameters for the Oregon Reinsurance Program are:¶

(a) An attachment point of \$83~~92~~,000;¶

(b) A reinsurance cap of \$1,000,000; and¶

(c) A coinsurance rate of fifty percent.¶

(5~~4~~) For the benefit year beginning on January 1, 2022~~3~~ the parameters for the Oregon Reinsurance Program are:¶

(a) An attachment point of \$92~~5~~,000; ¶

(b) A reinsurance cap of \$1,000,000; and¶

(c) A coinsurance rate of fifty percent. ¶

(65) For the benefit year beginning on January 1, 2023~~4~~ the parameters for the Oregon Reinsurance Program are:¶

(a) An attachment point of \$95,000;-¶

(b) A reinsurance cap of \$1,000,000; and¶

(c) A coinsurance rate of fifty percent.

Statutory/Other Authority: ORS 731.244, Or Laws 2017, ch 538, sec 19

Statutes/Other Implemented: Or Laws 2017, ch 538, sec 18-21