Section 1332 of the Patient Protection and Affordable Care Act (PPACA)
State Innovation Waivers – Reinsurance Waiver Quarterly Report

Reporting Instructions: Use the following template to capture data for quarterly 1332 waiver grant reporting, as specified in 45 CFR 155.1324(a), and referenced in your grant specific terms and conditions (STC). Quarterly reports are due 60 days following the end of each calendar quarter.

STATE: Oregon

A. GRANTEE INFORMATION

1. Reporting Period End Date Mar 31, 2025			**2. Report Due Date** May 30, 2025
3. 1st Quarterly Report (●)	**2nd Quarterly Report** ( )	**3rd Quarterly Report** ( )	**4. Federal Agency and Organization Element to Which Report is Submitted** Consumer Information & Insurance Oversight (CCIIO)
5. Federal Grant Number Assigned by Federal Agency SIWIW180003-01-60	**6a. DUNS Number** 809579451		**6b. EIN** 93-0952020
7. Recipient Organization Name Oregon Department of Consumer and Business Services			
Address Line 1 350 Winter Street NE			
Address Line 2			
Address Line 3			
City Salem	**State** Oregon		**Zip Code** 97301
Zip Extension 3875		**8. Grant Period Start Date** 01/01/2018	
9. Grant Period End Date 12/31/2027			
10. Other Attachments (attach other documents as needed or as instructed by the awarding Federal agency)			

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B. REPORT CERTIFICATION

11. Certification: I certify to the best of my knowledge and belief that this report is correct and complete for performance of activities for the purposes set forth in the award documents.

11a. Typed or printed name and title of Authorized Certifying Official	**11b. Signature of Authorized Certifying Official**
Kirsten L. Anderson, Deputy Administrator Division of Financial Regulation	Kirsten Anderson Digitally signed by Kirsten Anderson Date: 2025.06.04 08:23:40 -07'00'
11c. Telephone (area code, number, and extension) (503) 507-2454	**11d. E-mail address** Kirsten.L.Anderson@Oregon.gov

11e. Date report submitted (month/day/year)

05/30/2025

C. PROGRESS OF SECTION 1332 WAIVER - General

12. Provide an update on progress made in implementing and/or operating the approved 1332 waiver.

The Oregon Reinsurance Program's(ORP) PPACA 1332 Waiver has been operating within the Standard Terms and Conditions(STD) of the 'Departments' with no current plans to make any changes to the STD at this time. Enrollment has been consistent with projected trends and current funding levels will support the OPR for the 2025 program year. Lastly, Oregon has extended HB 2010A through December 31, 2032.

Enrollment report
The 1st quarter enrollment for Individual ACA compliant plans ending March 31, 2025 for both On and Off Market totaled 161,260 members (On exchange 130,514) (Off Exchange 30,746). Qualifying members from this group can find healthcare opportunities from the Oregon Health Authority's Medicaid Benefit Health Programs(BHP) whom fall within the 138 to 200 FPL bracket as of July 1, 2024. Analysis from Oregon Health Authority (OHABHP) determined for the 1st quarter of 2025 enrollment was at least 25,000 members short of prior projections. Reports from OHABHP suggest that former Public Heath Emergency continuous enrollment which allowed members to stay on current state programs regardless of eligibility requirements impacted projected enrollment.

Parameters for 2026
The Actuarial Consulting Firm NovaRest in collaboration with Division of Financial Regulation Actuaries approved the parameters for the 2026 Program year. The attachment points are $108,000, Coinsurance

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rate 50 percent and cap $1,000,000.

13. Describe any implementation and/or operational challenges, including plans for and results of associated corrective actions. After the first quarter, only report on changes and/or updates, as appropriate.

House Bill 2010 A 2025
Oregon's Health Insurance Premium Assessment and Oregon Reinsurance Program The Act keeps certain provider assessments in place, extends the assessment on earnings from health plan premiums, the assessment on payments by the Oregon Health Authority to managed care organizations, the assessment on hospitals and the Oregon Reinsurance Program (ORP). The ORP assessment will remain at 2 percent on all major medical and stop-loss health plan's monthly premiums per member. HB 2010A will sunset on December 31, 2032.

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D. POST-AWARD FORUM

(for Quarter Post-Award Forum was held)

14. Was the date, time, and location of the Post-Award Forum advertised 30 days in advance?

(●) **Yes**

( ) **No**

15. State website address where Post-Award Forum was advertised

https://dfr.oregon.gov/business/reg/health/pages/oregon-reinsurance-program.aspx

16. Date Post-Award Forum took place

L&I Building 350 Winter Street NE Salem, Oregon and Virtually

17. Summary of Post-Award Forum, held in accordance with §155.1320(c), including all public comments received and actions taken in response to concerns or comments.

Oregon's PPACA 1332 Waiver's Post Award Forum will be conducted on July 14, 2025.

18. Other Attachments (attach other documents as needed pertaining to Post-Award Form

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