

ACA-COMPLIANT PLANS

2025 HEALTH INSURANCE RATE REQUESTS

INDIVIDUAL MARKET

Company	Average requested rate increase	Requested Portland silver 40-year-old monthly premium	Preliminary rate decision	Preliminary Portland silver 40-year-old monthly premium	Final Rate Decision	Final Portland Silver 40 Year monthly premium
BridgeSpan Health Company	10.2%	\$582	8.7%	\$566	9%	\$568
Kaiser Foundation Health Plan of the Northwest	5.0%	\$486	5.0%	\$486	5.0%	\$486
Moda Health Plan, Inc.	9.4%	\$522	7.6%	\$502	8.1%	\$505
PacificSource Health Plans	11.6%	\$576	11.1%	\$573	11.1%	\$573
Providence Health Plan	11.2%	\$578	9.5%	\$553	9.5%	\$555
Regence BlueCross BlueShield of Oregon	9.3%	\$555	7.9%	\$541	8.1%	\$542
Average	9.3%		8.1%		8.3%	

SMALL GROUP MARKET

Company	Average requested rate increase	Requested Portland silver 40-year-old monthly premium	Preliminary rate decision	Preliminary Portland silver 40-year-old monthly premium	Final Rate Decision	Final Portland Silver 40 Year monthly premium
Health Net Health Plan of Oregon, Inc	7.8%	\$435	7.8%	\$435	7.8%	\$435
Kaiser Foundation Health Plan of the Northwest	6.4%	\$426	6.4%	\$426	6.4%	\$426
Moda Health Plan, Inc.	9.8%	\$435	9.8%	\$435	9.8%	\$435
PacificSource Health Plans	5.7%	\$459	5.7%	\$459	5.7%	\$459
Providence Health Plan	16.3%	\$467	16.3%	\$467	16.3%	\$467
Regence BlueCross BlueShield of Oregon	13.6%	\$459	13.6%	\$459	13.6%	\$459
UnitedHealthcare Insurance Company	13.2%	\$518	12.7%	\$515	12.7%	\$515
UnitedHealthcare of Oregon, Inc.	13.8%	\$518	13.3%	\$515	13.3%	\$515
Average	12.3%		12.2%		12.2%	

Note: The Portland silver 40-year-old monthly premium is a baseline rate a 40-year-old on a “silver” plan in the Portland area would pay (without any subsidies or financial assistance) for health insurance.



Department of Consumer and Business Services

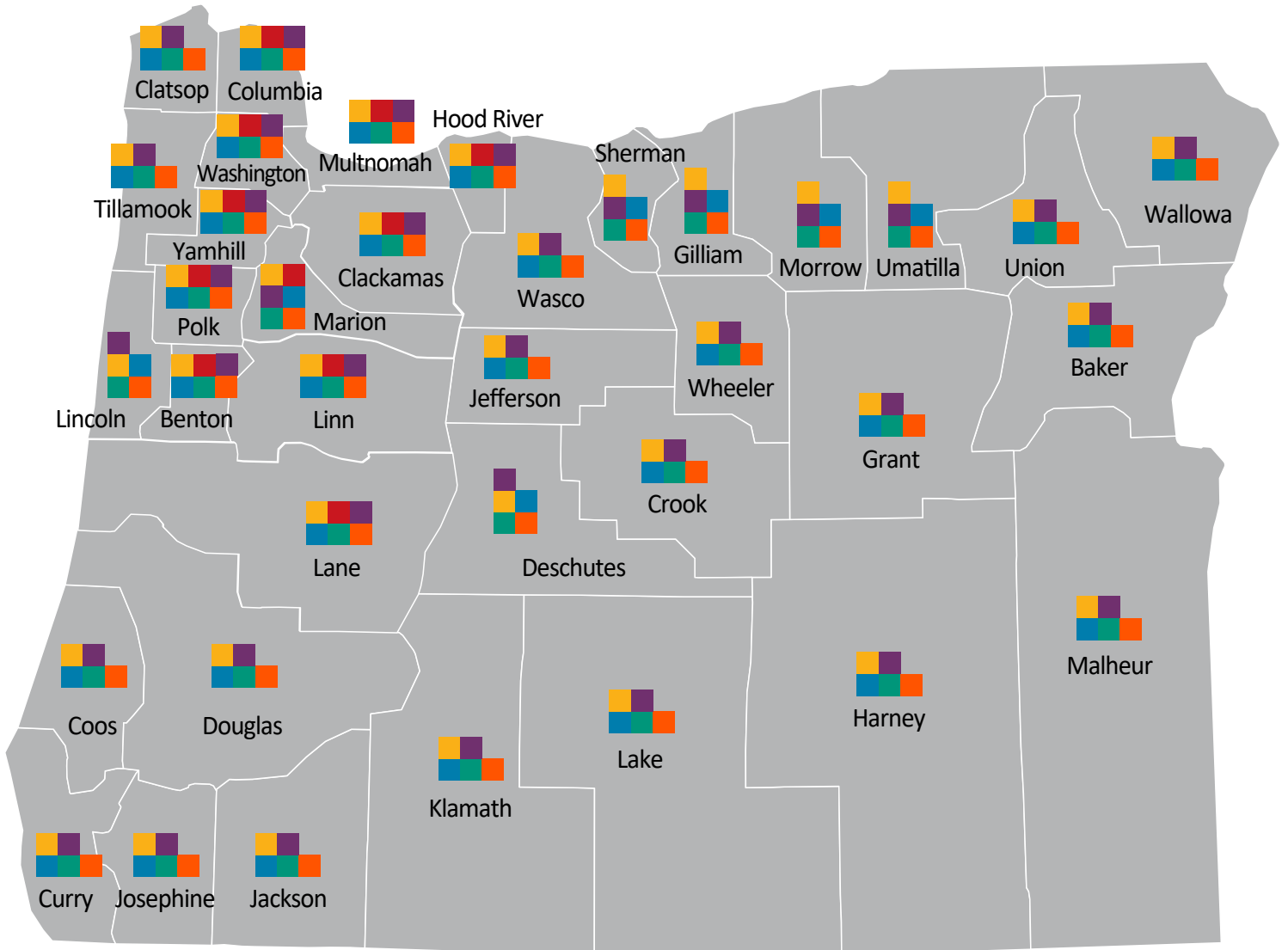
440-5220 (COM/8/24)







2025 INDIVIDUAL PLAN COVERAGE BY COUNTY

County	BridgeSpan	* Kaiser	Moda	PacificSource	Providence	Regence	Total Carriers
BAKER	✓		✓	✓	✓	✓	5
BENTON	✓	✓	✓	✓	✓	✓	5
CLACKAMAS	✓	✓	✓	✓	✓	✓	6
CLATSOP	✓		✓	✓	✓	✓	5
COLUMBIA	✓	✓	✓	✓	✓	✓	6
COOS	✓		✓	✓	✓	✓	5
CROOK	✓		✓	✓	✓	✓	5
CURRY	✓		✓	✓	✓	✓	5
DESCHUTES	✓		✓	✓	✓	✓	5
DOUGLAS	✓		✓	✓	✓	✓	5
GILLIAM	✓		✓	✓	✓	✓	5
GRANT	✓		✓	✓	✓	✓	5
HARNEY	✓		✓	✓	✓	✓	5
HOOD RIVER	✓	✓	✓	✓	✓	✓	6
JACKSON	✓		✓	✓	✓	✓	5
JEFFERSON	✓		✓	✓	✓	✓	5
JOSEPHINE	✓		✓	✓	✓	✓	5
KLAMATH	✓		✓	✓	✓	✓	5
LAKE	✓		✓	✓	✓	✓	5
LANE	✓	✓	✓	✓	✓	✓	6
LINCOLN	✓		✓	✓	✓	✓	4
LINN	✓	✓	✓	✓	✓	✓	5
MALHEUR	✓		✓	✓	✓	✓	5
MARION	✓	✓	✓	✓	✓	✓	6
MORROW	✓		✓	✓	✓	✓	5
MULTNOMAH	✓	✓	✓	✓	✓	✓	6
POLK	✓	✓	✓	✓	✓	✓	6
SHERMAN	✓		✓	✓	✓	✓	5
TILLAMOOK	✓		✓	✓	✓	✓	5
UMATILLA	✓		✓	✓	✓	✓	5
UNION	✓		✓	✓	✓	✓	5
WALLOWA	✓		✓	✓	✓	✓	5
WASCO	✓		✓	✓	✓	✓	5
WASHINGTON	✓	✓	✓	✓	✓	✓	6
WHEELER	✓		✓	✓	✓	✓	5
YAMHILL	✓	✓	✓	✓	✓	✓	6

* Kaiser is offering partial service in Benton, Linn, and Hood River counties.

OREGON PRIVATE PLANS available on HealthCare.gov



	BridgeSpan		PacificSource
	Kaiser		Providence
	Moda		Regence

CARRIER **MAP KEY**



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and Business Services

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