

Health Net Health Plan of Oregon Oregon Small Group

2027 Q1 Rate Review

July 13, 2026

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Summary of Rate Change Request



Legal Name of the Company

- Health Net Plan of Oregon

Members Impacted

- 5,684 ACA members as of March 2026

Average Annual Increases and Range of Increases

- Y/Y Increase (2027Q1 / 2026Q1): 19.0%
 - Max rate increase: 24.8% on P8600-0-8600ES, region 1
 - Min rate increase: 13.5% on P15-1500-2-8750DX PD, region 7
- Q/Q Increase (2027Q1 / 2026Q4): 9.3%
 - Max rate increase: 6.5% on P35-4500-3-9200ES PD, region 1
 - Min rate increase: 4.0% on P15-1500-2-8750DX PD, region 7
- Rating area 1 has the highest Y/Y increase at 21.2%

Rate Increase Contributing Factors

- The Y/Y (2027 Q1 / 2026 Q1) increase is 19.0%, the following factors make up the majority of the increase:
- Change in Projected Risk Adjusted Claims – 18.4%
- Change in annual trend – 0.7%
- Change in SG&A – -0.7%
- Changes in taxes and fees – 0.6%

For Rate Filing Questions



Consumers can direct any questions regarding the rate filing to the Health Net of Oregon Customer Service line at 1-888-802-7001.

Plan Changes

New Plans

- We are adding 3 new plans to the portfolio in 2027: Platinum P15-1000-2-6750DX PD, Gold P20-4000-3-9000DX PD, and Silver P55-6000-4-12000ES PD.

Discontinued Plans

- We are not discontinuing any plans in 2027.

Plan Changes

- To fit 2026 plans into the 2027 AV calculator, increases were made to cost sharing and OOPM to certain plans.

Removal of benefits

- No benefits have been removed in 2027

Plan Design Changes



Plan Name	Metal Tier	Plan Changes
P15-250-1-4500DX PD	Platinum	Increase OOPM from 3500 to 4500 Increase PCP Copay from \$10 to \$15 & Specialist Copay from \$20 to \$30 Lab & X-Ray copay from \$10 to \$15
P15-500-1-4500DX PD	Platinum	Increase OOPM from 3500 to 4500 Increase PCP Copay from \$10 to \$15 & Specialist Copay from \$20 to \$30 Lab & X-Ray copay from \$10 to \$15
P15-750-1-4500DX PD	Platinum	Increase OOPM from 3500 to 4500 Increase PCP Copay from \$10 to \$15 & Specialist Copay from \$20 to \$30 Lab & X-Ray copay from \$10 to \$15
P30-500-2-9000DX PD	Gold	Increase OOPM from \$8,750 to \$9,000 Increase PCP Copay from \$25 to \$30 & Specialist Copay from \$50 to \$60 Increase Lab/X-Ray from \$25 to \$30
P20-1000-2-9000DX PD	Gold	Increase OOPM from \$8,750 to \$9,000 Increase PCP Copay from \$15 to \$20 & Specialist Copay from \$30 to \$40
P20-1500-2-9000DX PD	Gold	Increase OOPM from \$8,750 to \$9,000 Increase PCP Copay from \$15 to \$20 & Specialist Copay from \$30 to \$40
P20-2000-2-9000DX PD	Gold	Increase OOPM from \$8,750 to \$9,000 Increase PCP Copay from \$15 to \$20 & Specialist Copay from \$30 to \$40
P20-2500-2-9000DX PD	Gold	Increase OOPM from \$8,750 to \$9,000 Increase PCP Copay from \$15 to \$20 & Specialist Copay from \$30 to \$40
P20-3000-2-9000DX PD	Gold	Increase OOPM from \$8,750 to \$9,000 Increase PCP Copay from \$15 to \$20 & Specialist Copay from \$30 to \$40
P45-3000-3-10500ES PD	Gold	Increase OOPM from \$9,200 to \$10,500 Increase PCP Copay from \$40 to \$45 & Specialist Copay from \$80 to \$90

Plan Design Changes



Plan Name	Metal Tier	Plan Changes
P40-4500-3-10500ES PD	Silver	Increase OOPM from \$9,200 to \$10,500 Increase PCP Copay from \$35 to \$40 & Specialist Copay from \$70 to \$80
P45-6000-3-10500ES PD	Silver	Increase OOPM from \$9,200 to \$10,500 Increase PCP Copay from \$40 to \$45 & Specialist Copay from \$80 to \$90
HD3500-3-7100 PD	Silver	Increase Deductible from \$3400 to \$3500 Increase OOPM from \$6750 to \$7100
HD4000-3-7100 PD	Silver	Increase OOPM from \$6750 to \$7100
P8600-0-8600ES PD	Bronze	Increase Deductible from \$8250 to \$8600 Increase OOPM from \$8250 to \$8600
HD7800-0-7800 PD	Bronze	Increase Deductible from \$7100 to \$7800 Increase OOPM from \$7100 to \$7800

Rating Factor Changes

Area Factor

- Rating Areas 1,2 and 4 have been increased by 1.7%, 1.3% and 0.5% respectively. Rating Areas 3, 5, 6, 7 have been decreased by 1.6%, 0.5%, 0.6%, 2.8% respectively.

Network Factor

- No change to network factor in 2027 Q1.

Age Factor

- The age factor is decreased by 0.3%.

Formulary Changes

- Calcium and bone metabolism regulators: Added Xtrenbo (Hikma) in the redirection for Xgeva as a preferred biosimilar.
- HN will prefer Prolia Biosimilars (Stoboclo, Bildyos, and Enoby).

Network Changes

Changes to Provider Networks

- We are not making any major changes to provider networks in 2027.