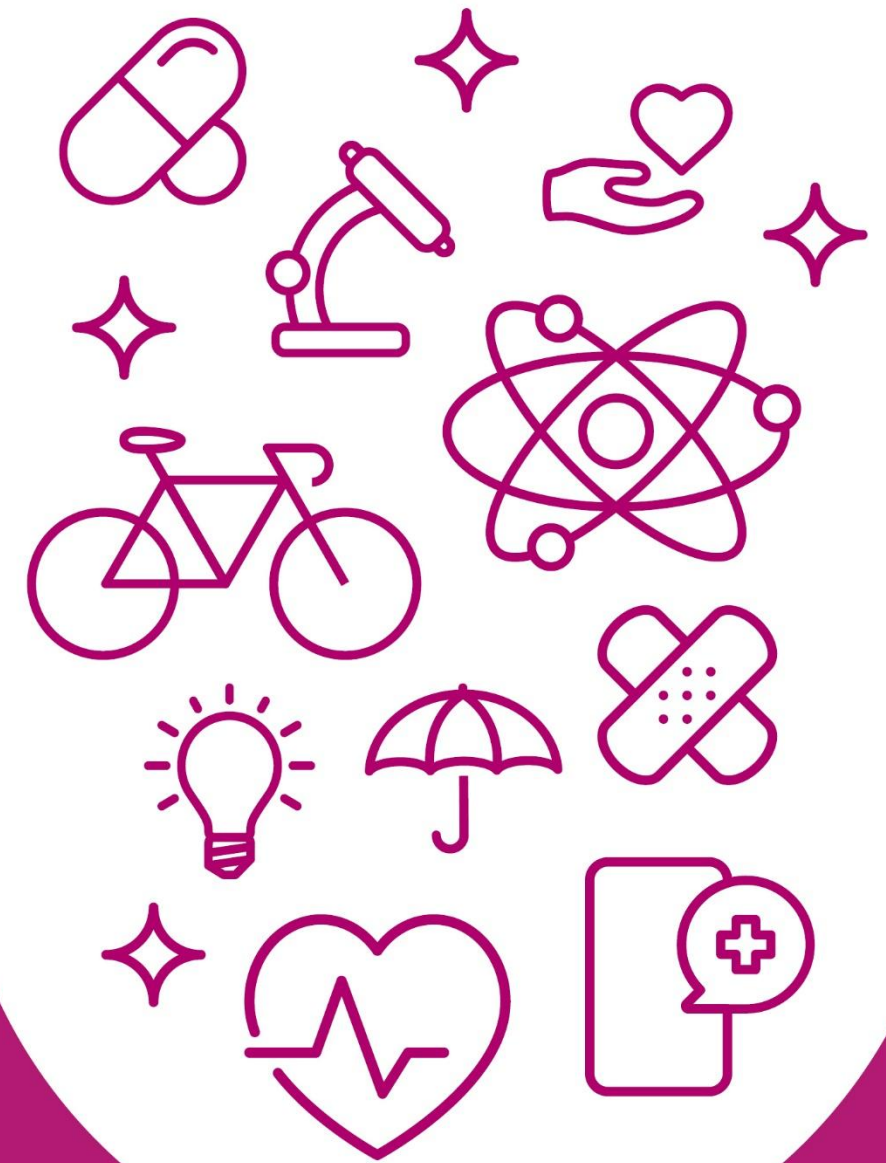


Moda Health Plan 2027 Individual Rate Filing



Rate Request

- The overall average rate increase is 25.0%
- Rate increases vary by plan and rating area
- The minimum rate increase is 11.4% and the maximum rate increase is 35.6%
- Significant components of the rate increase include
 - A 10.2% projected trend
 - A 4.0% projected market morbidity increase due to the expiration of the enhanced premium tax credits. It is expected that lower morbidity individuals will be more likely to drop coverage due to reduced or eliminated premium subsidies increasing remaining market morbidity
 - Higher than expected trends and unfavorable risk adjusted experience in the 2025 experience period

Network and Service Area

- All 2026 plans were offered on Moda's statewide Affinity network
- Moda Affinity is being renamed Moda Select for 2027
 - There are no known or anticipated service area changes
 - Moda Select plans will continue to be offered statewide in 2027
- New Moda Pathways network plans are being offered in the Portland service area for 2027
 - This gives members in the Portland service area a second lower cost network option

New and Discontinued Plans

2026 Plan name	Status	2027 Plan name
Moda Health Oregon Standard Gold Affinity	Renewing	Moda Select Oregon Standard Gold
Moda Health Oregon Standard Silver Affinity	Renewing	Moda Select Oregon Standard Silver
Moda Health Oregon Standard Bronze Affinity	Renewing	Moda Select Oregon Standard Bronze
Moda Health Affinity Gold 1000	Renewing	Moda Select Oregon Gold 1000
Moda Health Affinity Gold 1500	Renewing	Moda Select Oregon Gold 1500
Moda Health Affinity Silver 3400	Renewing	Moda Select Oregon Silver 3550
Moda Health Affinity Silver 6000	Renewing	Moda Select Oregon Silver 5000
Moda Health Affinity Silver 3500 Direct	Renewing	Moda Select Oregon Silver 3500 Direct
Moda Health Affinity Silver 4400 Direct	Renewing	Moda Select Oregon Silver 4400 Direct
Moda Health Affinity Bronze 9000	Renewing	Moda Select Oregon Bronze 9000
Moda Health Affinity Gold 250	Discontinued	Moda Select Oregon Gold 1000
Moda Health Affinity Silver 3000	Discontinued	Moda Select Oregon Silver 3550
Moda Health Affinity Silver 4500	Discontinued	Moda Select Oregon Silver 5000
Moda Health Affinity Silver 2900 Direct	Discontinued	Moda Select Oregon Silver 3500 Direct
Moda Health Affinity Silver 3650 Direct	Discontinued	Moda Select Oregon Silver 3500 Direct
Moda Health Affinity Bronze 8000	Discontinued	Moda Select Oregon Bronze 9000
Moda Health Affinity Bronze HDHP 7500	Discontinued	Moda Select Oregon Bronze 9000
	New	Moda Pathways Oregon Gold 1500
	New	Moda Pathways Oregon Silver 5000
	New	Moda Pathways Oregon Bronze 9000

Other Changes

- In line with previous years, a number of benefit changes were made to satisfy AV de minimis ranges for metal levels and to balance the overall plan portfolio
 - The most impactful from an AV perspective was an increase in out-of-pocket maximums for a number of different plans
- Notable formulary changes include
 - Stelara was moved from the preferred specialty tier to the non-preferred specialty tier with biosimilars becoming available for inclusion in the preferred specialty tier
 - Skyrizi and Rinvoq were moved from the non-preferred specialty tier to the preferred specialty tier

Contact Information

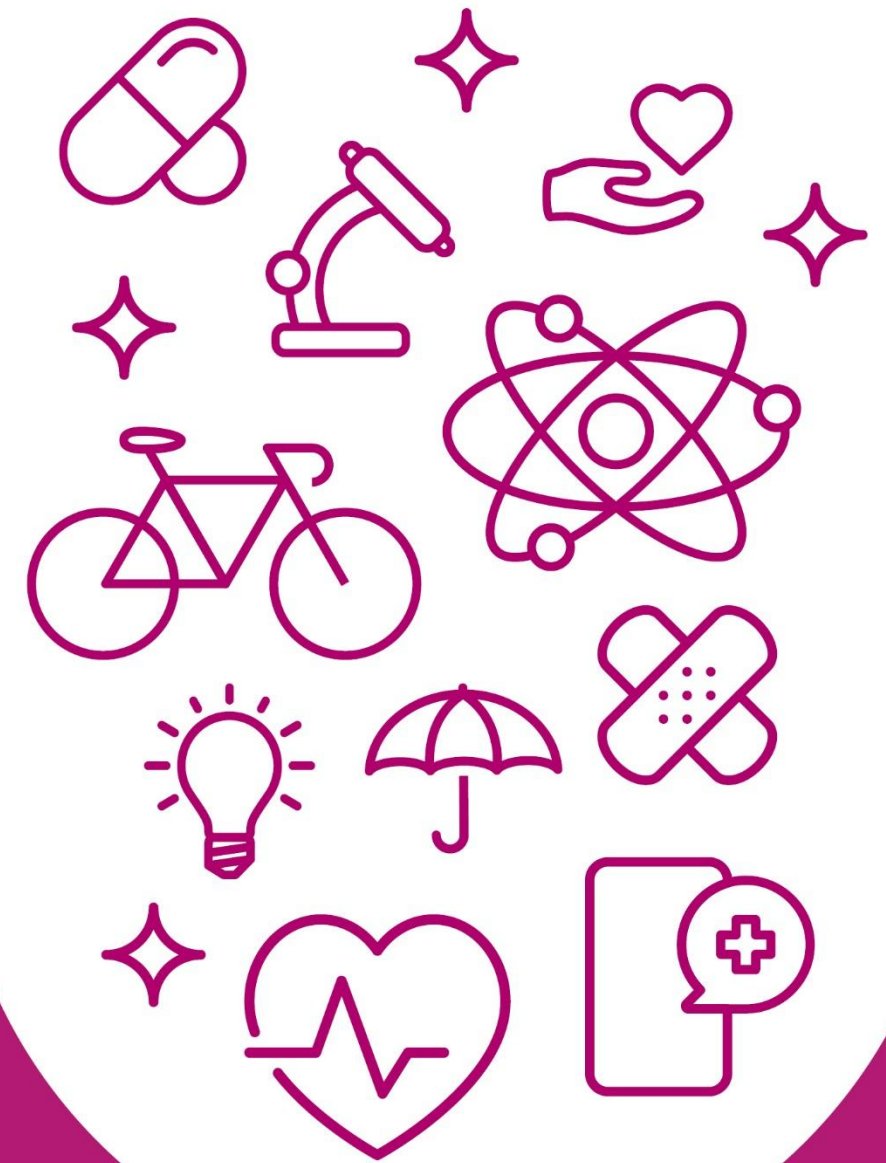
- The best way for individuals to contact us is to navigate to <https://modahealth.com/>
- Then click on “contact us” at the top of the page.
- Customer service numbers to contact Moda Health and other resources are listed.
- The current number for medical coverage is 888-217-2363.



Thank you



Moda Health Plan 2027 Small Group Rate Filing



Rate Request

- The overall average rate increase is 22.7%
- Rate increases vary by plan, rating area, and renewal date
- The minimum rate increase is 7.9% and the maximum rate increase is 33.6%
- Since 2026 included both a second and a fourth quarter rate filing in addition to the annual rate filing, the average rate increase varies significantly by renewal quarter
 - Q1: 28.5%
 - Q2: 20.9%
 - Q3: 21.3%
 - Q4: 13.1%
- Significant components of the rate increase include
 - An 11.7% projected trend
 - Higher than expected trends and unfavorable risk adjusted experience in the 2025 experience period

Network and Service Area

- There are no known or anticipated service area changes
- Moda Connexus plans will continue to be offered statewide in 2027

New and Discontinued Plans

2026 Plan name	Status	2027 Plan name
Moda Health Oregon Standard Silver	Renewing	Moda Health Oregon Standard Silver
Moda Health Oregon Standard Bronze	Renewing	Moda Health Oregon Standard Bronze
Connexus Platinum 250	Renewing	Connexus Platinum 250
Connexus Platinum 500	Renewing	Connexus Platinum 500
Connexus Gold 1000	Renewing	Connexus Gold 1000
Connexus Gold 1500	Renewing	Connexus Gold 1500
Connexus Gold 2000	Renewing	Connexus Gold 2000
Connexus Gold 2500	Renewing	Connexus Gold 2500
Connexus Silver 3500	Renewing	Connexus Silver 3500
Connexus Silver 3750	Renewing	Connexus Silver 3750
Connexus Silver 4500	Renewing	Connexus Silver 4500
Connexus Silver 5500	Renewing	Connexus Silver 5500
Connexus Silver 7000	Renewing	Connexus Silver 7000
Connexus Bronze 8600	Renewing	Connexus Bronze 10350
Connexus Gold HDHP 1700	Renewing	Connexus Gold HDHP Aggregate 1800
Connexus Silver HDHP 3500	Renewing	Connexus Silver HDHP Embedded 3600
Connexus Bronze HDHP 5700	Renewing	Connexus Bronze HDHP Embedded 6800
Connexus Bronze HDHP 7500	Renewing	Connexus Bronze HDHP Embedded 8000
Moda Health Oregon Standard Gold	Discontinued	Connexus Gold 2000
Connexus Gold 500	Discontinued	Connexus Gold 1000
Connexus Silver HDHP 3200	Discontinued	Connexus Silver HDHP Embedded 3600

Other Changes

- In line with previous years, a number of benefit changes were made to satisfy AV de minimis ranges for metal levels and to balance the overall plan portfolio
 - The most impactful from an AV perspective was an increase in out-of-pocket maximums for a number of different plans
- Notable formulary changes include
 - Stelara was moved from the preferred specialty tier to the non-preferred specialty tier with biosimilars becoming available for inclusion in the preferred specialty tier
 - Skyrizi and Rinvoq were moved from the non-preferred specialty tier to the preferred specialty tier

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Thank you

