



2027 Small Group

Individual

PacificSource will no longer be participating in the Individual Market in 2027.



Small Group



Small Group Rate Request

- PacificSource is requesting an average rate change of 24.4%.
- The rate impact for groups renewing in 2027 will range from -2.7% to 43.0% and the highest rate change a consumer may experience would occur in Rating Area 1.
 - The area factor for Rating Area 1 was increased by about 4%.

Small Group Cost Drivers

- Trend and worse than expected experience are the primary drivers of rate increase.
- Trend consists of changes in unit cost, changes in utilization, and cost-sharing leveraging.
 - Medical: 8.7%
 - Pharmacy: 14.2%

Small Group New Plans

- Two plans will be added in 2027. These plans are similar to the current Bronze 7500 plans with the addition of adult vision coverage.
 - Voyager Bronze 8000
 - Pilot Bronze 8000

Small Group Plan Discontinuations

- Twenty plans will be discontinued in 2027, mostly due to their similarity of existing plans.
 - Voyager Bronze 7500 and Navigator Bronze 7500
 - Voyager Silver HSA 3500 and Navigator Silver HSA 3500
 - Voyager Silver 3500 and Navigator Silver 3500
 - Voyager Silver 5000 and Navigator Silver 5000
 - Voyager Silver 6500 and Navigator Silver 6500
 - Voyager Gold 1500 and Navigator Gold 1500
 - Voyager Gold 2000 and Navigator Gold 2000
 - Voyager Gold 2500 and Navigator Gold 2500
 - Voyager Standard Gold Plan and Navigator Standard Gold Plan
 - Voyager Platinum 500 and Navigator Platinum 500
- The on-exchange variant of every plan will be discontinued.

Small Group Plan Offerings

	2026	2027
Bronze	6	6
Silver	16	8
Gold	14	6
Platinum	2	0
Total Plans	38	20

Small Group Network Changes

- The current Navigator network will be renamed Pilot.
- The Pilot network will continue to be offered statewide.
- The Voyager network will continue to be offered in Baker, Malheur, Jackson, and Josephine counties.

Small Group Benefit Changes

- Changes were made to cost sharing for some plans in order to comply with federal AV regulations and to align with the market.
- Urgent Care copay will be increased to match the plan's Specialist copay.

Small Group Pharmacy Benefit Changes

- No major formulary changes for 2027.

Small Group Consumer questions

Contact us at 800-218-9667, TTY 711 or by email at

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