

Regence



OREGON

2027 Rate Review

Regence BlueCross BlueShield of Oregon Individual & Small Group Plans

July 2026

About us

A long history of serving Oregon

- Founded in 1941, Regence BlueCross BlueShield of Oregon is the successor of many of the state's original medical bureaus and continues a longstanding tradition of nonprofit service
- We serve nearly 1 million Oregonians
- Nearly 90 cents of every health care dollar pays for our members' claims and expenses including doctor visits, hospital care and medicine
- Most of our employees live and work in the communities we serve
 - In 2025, Regence employees in Oregon contributed \$2.4M to nonprofit organizations in their communities and provided 6,118 volunteer hours



Big picture

INDIVIDUAL

12.2% average rate change

SMALL GROUP

15.6% average rate change

- Health insurance rates reflect what we expect care to cost
- The main drivers of rate changes are increasingly high prices for medical care and prescription drugs
- As a nonprofit health insurer, we share concerns about the high costs of health care and work to manage those costs where we can, such as negotiating with hospitals and drug companies for discounted rates for our members
- We offer tools to estimate and compare treatment costs
- We're committed to strengthening primary care in alignment with Oregon's goals
- We help our members understand and use their health insurance
 - For example, preventive care including annual health exams and screening procedures like mammograms and colonoscopies are generally covered at no cost and help members avoid additional expenses by addressing potential health issues early before they become more serious and costly to treat



Changes for plan year 2027

INDIVIDUAL 12.2% average rate change*	YES	NO
Network or service area changes?	✓	
New or discontinuing plan designs?	✓	
Notable formulary changes?		✓
Notable benefit changes?		✓

**A member's actual rate change will vary based on factors such as age, location, tobacco use and plan selection*

- Main drivers of rate changes are increasingly high prices for medical care and prescription drugs
- For 2027 Regence will introduce the new Providence Network
- There are both new and discontinuing plan designs for 2027
- We're committed to strengthening primary care in alignment with Oregon's goals
- We offer tools to estimate & compare costs for medical services
- We continually strive to offer members the most value for their premium dollar

Changes for plan year 2027

SMALL GROUP 15.6% average rate change*	YES	NO
Network or service area changes?		✓
New or discontinuing plan designs?	✓	
Notable formulary changes?		✓
Notable benefit changes?		✓

**A group's actual rate change will vary based on factors such as plan selection, group location, and the age of enrolled employees*

- Main drivers of rate changes are increasingly high prices for medical care and prescription drugs
- There are discontinuing plan designs for 2027
- We're committed to strengthening primary care in alignment with Oregon's goals
- We offer tools to estimate & compare costs for medical services
- We continually strive to offer members the most value for their premium dollar

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