



UnitedHealthcare Insurance Company

Oregon Small Group 2027

July 13, 2026



United
Healthcare

Meeting Agenda

Summary of Products for 1/1/2027 Effective

- Portfolio
- Benefit Changes

Network Changes

Summary of the Rate Change Request

Rating Factor Changes



Summary of Product Offering

Plans

2027 Portfolio Contains 22 Plans

- 19 plans are renewing from 2026
- 3 new plans added for 2027
- 1 plan discontinued from 2026



Summary of Product Offering – Cont'd

Benefit Changes

- Minor member cost share changes for AV compliance and to manage utilization increases to keep the cost low for consumers.



Network Changes

Networks for 2027

- Two 2026 networks will continue to be offered in 2027. These are:
 - Full network: Choice
 - Full network introduced in 2022: Nexus
 - ❖ The benefit plans on this network are designed to steer members to high quality and efficient providers along with offering lower member cost share



Summary of the Rate Change Request

The legal name of the company that will offer the product

UnitedHealthcare Insurance Company

Average annual increase and the range of increases

The average annual rate increase over all four quarters of 2027 (January 2027 to December 2027) is 28.9%.

The range of average annual rate increases for this period is 20.6% to 34.3%.

The total impact of plan mapping and benefit changes is -0.3%.



Summary of the Rate Change Request

For small group products indicate the amount of quarterly increase

Starting on 1/1/2027 the quarterly trend increase is: 3.6% ($1.152^{0.25}-1$), which is equivalent to an annual trend of 15.2%.

Members impacted

This filing affects 7,199 members total as of March 2026.

Identify new plans, discontinued plans, plan changes

Total number of plans: 22

Number of new plans: 3

Number of renewing plans: 19

Number of discontinued plans: 1



Rating Factors Revised Since Last Filing

Since our last filing (Q4 2026) the following factors are revised

- a. Base rate.
- b. Quarterly pricing trend. Changed from 2.5% to 3.6% (or on an annual basis from 10.4% to 15.2%).
- c. Plan factors (plan relativities).



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