

State: Oregon **Filing Company:** Moda Health Plan, Inc.
TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005C Individual - Other
Product Name: Oregon Individual January 2027
Project Name/Number: Moda Health Individual 2027 Rates / 2027-51-01-OR

Filing at a Glance

Company: Moda Health Plan, Inc.
 Product Name: Oregon Individual January 2027
 State: Oregon
 TOI: H16I Individual Health - Major Medical
 Sub-TOI: H16I.005C Individual - Other
 Filing Type: Rate
 Date Submitted: 06/03/2026
 SERFF Tr Num: ODSV-134971950
 SERFF Status: Assigned
 State Tr Num: ODSV-134971950
 State Status: Pending Actuary
 Co Tr Num: 2027-51-01-OR

 Effective: 01/01/2027
 Date Requested:
 Author(s): Mei-Kuen Wu, Andrea Silano Sayers, Jayne Knutson, Alex Vanos, Natalia Kim, Andrea Sargeant, Christina Leas, Scott White, Alden Chu, Giovanna Garza-Acuna, Derek Nelson, Matthew Cozine, Yvette Viana
 Reviewer(s): Michael Sink (primary), Tashia Sizemore, Tim Hinkel, Ying Liu, Andrew Bux, Jill Schlosser
 Disposition Date:
 Disposition Status:
 Effective Date:

 State Filing Description:
 Filing Labels: ACA Medical

State: Oregon **Filing Company:** Moda Health Plan, Inc.
TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005C Individual - Other
Product Name: Oregon Individual January 2027
Project Name/Number: Moda Health Individual 2027 Rates / 2027-51-01-OR

General Information

Project Name: Moda Health Individual 2027 Rates
 Project Number: 2027-51-01-OR
 Requested Filing Mode: Review & Approval
 Explanation for Combination/Other:
 Submission Type: New Submission

Status of Filing in Domicile:
 Date Approved in Domicile:
 Domicile Status Comments:
 Market Type: Individual
 Individual Market Type: Individual, Non Employer Group - Individual
 Filing Status Changed: 06/03/2026
 State Status Changed: 06/03/2026
 Created By: Alex Vanos
 Corresponding Filing Tracking Number: ODSV-134939095
 PPACA: Non-Grandfathered Immed Mkt Reforms

Overall Rate Impact: 25%

Deemer Date:
 Submitted By: Natalia Kim

PPACA Notes: null

Exchange Intentions:

Both on and off exchange

Filing Description:

This is the Moda Health Rate filing for individual single risk pool compliant plans effective January 1, 2027.

Company and Contact

Filing Contact Information

Alex Vanos, Associate Actuary alex.vanos@modahealth.com
 601 SW Second Avenue 503-952-5028 [Phone]
 Portland, OR 97204

Filing Company Information

Moda Health Plan, Inc.	CoCode: 47098	State of Domicile: Oregon
601 SW Second Ave.	Group Code: 1313	Company Type:
Portland, OR 97204	Group Name:	State ID Number: 158
(503) 265-5679 ext. [Phone]	FEIN Number: 93-0989307	

State: Oregon **Filing Company:** Moda Health Plan, Inc.
TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005C Individual - Other
Product Name: Oregon Individual January 2027
Project Name/Number: Moda Health Individual 2027 Rates / 2027-51-01-OR

Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State Specific

Have you reviewed the General Instructions attached as a separate pdf at the bottom of the General Instructions page?: Yes
Did you read the instructions regarding how to enter the form number and edition date in the Forms Schedule tab?: Yes
Oregon now asks you to submit status requests through SERFF. Please confirm status requests will be submitted as a note to reviewer.: Confirm

Please confirm that you have read the Fraud Bulletin 2010-3 located at: <https://dfr.oregon.gov/laws-rules/Documents/Bulletins/bulletin2010-03.pdf>: Confirm

For PC files: Mandatory requirement as stated in the product standards: You must attach under the Supporting Documentation tab any Oregon approved amendments that will be used to bring the filed forms into compliance with Oregon laws. For example: Fraud Warning, Domestic Partnership, Cancellation/Non-renewal. This would include an endorsement approved for an advisory organization. Confirm that this has been done.: Confirm

SERFF Tracking #:

ODSV-134971950

State Tracking #:

ODSV-134971950

Company Tracking #:

2027-51-01-OR

State: Oregon **Filing Company:** Moda Health Plan, Inc.
TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005C Individual - Other
Product Name: Oregon Individual January 2027
Project Name/Number: Moda Health Individual 2027 Rates / 2027-51-01-OR

Rate Information

Rate data applies to filing.

Filing Method: File & Use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 9.200%
Effective Date of Last Rate Revision: 01/01/2026
Filing Method of Last Filing: SERFF
SERFF Tracking Number of Last Filing: ODSV-134532431

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Moda Health Plan, Inc.	Increase	25.000%	25.000%	\$78,547,414	35,210	\$314,189,657	35.600%	11.400%

State: Oregon Filing Company: Moda Health Plan, Inc.
 TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005C Individual - Other
 Product Name: Oregon Individual January 2027
 Project Name/Number: Moda Health Individual 2027 Rates / 2027-51-01-OR

Rate Review Detail

COMPANY:

Company Name: Moda Health Plan, Inc.
 HHS Issuer Id: 39424

PRODUCTS:

Product Name	HIOS Product ID	HIOS Submission ID	Number of Covered Lives
EPO	39424OR166		6872
EPO 1	39424OR167		12570
EPO 2	39424OR168		11762
EPO 3	39424OR169		2484
EPO 4	39424OR170		1522

Trend Factors: The trend factor included in this filing is 10.2% annually.

FORMS:

New Policy Forms: ModaORIndvEPObk 1-1-2027, ModaORIndvCSV0bk 1-1-2027, ModaORIndvDec 1-1-2027, ModaORIndvSoV 1-1-2027

Affected Forms:

Other Affected Forms:

REQUESTED RATE CHANGE INFORMATION:

Change Period: Annual
 Member Months: 378,978
 Benefit Change: None
 Percent Change Requested: Min: 11.4 Max: 35.6 Avg: 25.0

PRIOR RATE:

Total Earned Premium: 311,445,058.00
 Total Incurred Claims: 280,836,477.00
 Annual \$: Min: 216.00 Max: 1,947.00 Avg: 785.86

REQUESTED RATE:

Projected Earned Premium: 513,842,768.00
 Projected Incurred Claims: 450,623,945.00
 Annual \$: Min: 239.00 Max: 2,679.00 Avg: 951.56

SERFF Tracking #:

ODSV-134971950

State Tracking #:

ODSV-134971950

Company Tracking #:

2027-51-01-OR

State:

Oregon

Filing Company:

Moda Health Plan, Inc.

TOI/Sub-TOI:

H16I Individual Health - Major Medical/H16I.005C Individual - Other

Product Name:

Oregon Individual January 2027

Project Name/Number:

Moda Health Individual 2027 Rates / 2027-51-01-OR

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables and Factors	Individual EPO policy: ModaORIndvEPObk 1-1-2027, Individual CSV0 policy: ModaORIndvCSV0bk 1-1-2027, Individual Declaration page: ModaORIndvDec 1-1-2027, Statement of Variability: ModaORIndvSoV 1-1-2027	Revised	Previous State Filing Number: ODSV-134532431 Percent Rate Change Request: 9.2	2027 Oregon Individual Rate Tables and Factors.pdf,

Rate Tables and Factors: Introduction

Moda Health Plan, Inc.

Rate changes are not the same for all policies and vary between 11.4% and 35.6%. Changes will vary by plan due to updated plan relativities, by network due to updated network factors, by geographic area due to different area factors, and as a result of rounding differences in final rates. Plan specific benefit changes are detailed in Exhibit 2 and plan relativity updates are shown in Exhibit 6. A complete distribution of rate changes appears in Exhibit 3.

Rates are varied by geographic area. The Oregon age curve is used to calculate age specific rates. Final rates are rounded to the nearest dollar. When necessary, rates for the 64+ category are rounded down to meet the 3:1 age banding requirement.

Rates by plan, region, and age can be calculated as detailed below. The sample family used in these calculations have the Moda Health Beacon Gold 1000 plan. The family consists of a 40-year old subscriber with a 38-year old spouse and four children, ages 15, 12, 5, and 2. They live in Region 5.

Sample Rate Calculation			
Moda Select Oregon Gold 1000			
Rating Area 5			
(A) Plan Adjusted Index Rate		\$1,252.96	
(B) Calibrated Plan Adjusted Index Rate		\$707.85	
(C) Area Factor		1.0280	
(D) Base Rate (B*C)		\$727.67	
Relationship	Age	Age Factor	Premium (D*Age Factor)
Subscriber	40	1.278	\$930.00
Spouse	38	1.246	\$907.00
Dependent	15	0.635	\$462.00
Dependent	12	0.635	\$462.00
Dependent	5	0.635	\$462.00
Dependent	2	0.635	\$0.00
Monthly Family Premium			\$3,223.00

Rates are charged to no more than the three oldest covered children under 21 for family coverage.

Area factors have been updated as follows:

Rating Area	Enrollment Weight	2026 Factors	2026 Normalized Factors	2027 Factors	Change
1 - Portland	26.8%	0.8947	0.8977	0.9454	+5.3%
2 - Eugene	15.1%	0.9628	0.9660	0.9409	-2.6%
3 - Salem	7.0%	1.0163	1.0198	1.0449	+2.5%
4 - Bend	1.3%	1.0657	1.0693	1.0549	-1.3%
5 - Coast	12.7%	1.0658	1.0694	1.0280	-3.9%
6 - Eastern Oregon	9.9%	1.1095	1.1132	1.0947	-1.7%
7 - Medford	27.1%	1.0344	1.0379	1.0250	-1.2%
Calibration Factor	100.0%	0.9966	1.0000	1.0000	

Complete rate tables and geographic average rates appear on the following pages.

Rate Tables

Rating Area 1

Plan Name	Moda Select Oregon Standard Gold	Moda Select Oregon Standard Silver	Moda Select Oregon Standard Bronze	Moda Select Oregon Gold 1000	Moda Select Oregon Gold 1500	Moda Select Oregon Silver 3500 Direct	Moda Select Oregon Silver 3550	Moda Select Oregon Silver 4400 Direct	Moda Select Oregon Silver 5000	Moda Select Oregon Bronze 9000	Moda Pathways Oregon Gold 1500	Moda Pathways Oregon Silver 5000	Moda Pathways Oregon Bronze 9000
HIOS ID	394240R1670001	394240R1670002	394240R1670003	394240R1700001	394240R1680008	394240R1680001	394240R1680002	394240R1680003	394240R1660001	394240R1660002	394240R1680009	394240R1660003	394240R1660004
0-14	\$417.00	\$345.00	\$299.00	\$425.00	\$413.00	\$332.00	\$346.00	\$327.00	\$347.00	\$286.00	\$377.00	\$317.00	\$261.00
15	\$417.00	\$345.00	\$299.00	\$425.00	\$413.00	\$332.00	\$346.00	\$327.00	\$347.00	\$286.00	\$377.00	\$317.00	\$261.00
16	\$417.00	\$345.00	\$299.00	\$425.00	\$413.00	\$332.00	\$346.00	\$327.00	\$347.00	\$286.00	\$377.00	\$317.00	\$261.00
17	\$417.00	\$345.00	\$299.00	\$425.00	\$413.00	\$332.00	\$346.00	\$327.00	\$347.00	\$286.00	\$377.00	\$317.00	\$261.00
18	\$417.00	\$345.00	\$299.00	\$425.00	\$413.00	\$332.00	\$346.00	\$327.00	\$347.00	\$286.00	\$377.00	\$317.00	\$261.00
19	\$417.00	\$345.00	\$299.00	\$425.00	\$413.00	\$332.00	\$346.00	\$327.00	\$347.00	\$286.00	\$377.00	\$317.00	\$261.00
20	\$417.00	\$345.00	\$299.00	\$425.00	\$413.00	\$332.00	\$346.00	\$327.00	\$347.00	\$286.00	\$377.00	\$317.00	\$261.00
21	\$657.00	\$544.00	\$471.00	\$669.00	\$650.00	\$523.00	\$544.00	\$515.00	\$546.00	\$450.00	\$593.00	\$499.00	\$410.00
22	\$657.00	\$544.00	\$471.00	\$669.00	\$650.00	\$523.00	\$544.00	\$515.00	\$546.00	\$450.00	\$593.00	\$499.00	\$410.00
23	\$657.00	\$544.00	\$471.00	\$669.00	\$650.00	\$523.00	\$544.00	\$515.00	\$546.00	\$450.00	\$593.00	\$499.00	\$410.00
24	\$657.00	\$544.00	\$471.00	\$669.00	\$650.00	\$523.00	\$544.00	\$515.00	\$546.00	\$450.00	\$593.00	\$499.00	\$410.00
25	\$660.00	\$546.00	\$473.00	\$672.00	\$653.00	\$525.00	\$546.00	\$517.00	\$549.00	\$451.00	\$596.00	\$501.00	\$412.00
26	\$673.00	\$557.00	\$482.00	\$685.00	\$666.00	\$535.00	\$557.00	\$527.00	\$560.00	\$460.00	\$608.00	\$511.00	\$420.00
27	\$689.00	\$570.00	\$493.00	\$701.00	\$682.00	\$548.00	\$570.00	\$539.00	\$573.00	\$471.00	\$622.00	\$523.00	\$430.00
28	\$715.00	\$591.00	\$512.00	\$727.00	\$707.00	\$568.00	\$591.00	\$559.00	\$594.00	\$489.00	\$645.00	\$542.00	\$446.00
29	\$736.00	\$609.00	\$527.00	\$749.00	\$728.00	\$585.00	\$609.00	\$576.00	\$611.00	\$503.00	\$664.00	\$558.00	\$459.00
30	\$746.00	\$617.00	\$534.00	\$760.00	\$738.00	\$593.00	\$618.00	\$584.00	\$620.00	\$510.00	\$674.00	\$566.00	\$466.00
31	\$762.00	\$631.00	\$546.00	\$776.00	\$754.00	\$606.00	\$631.00	\$596.00	\$633.00	\$521.00	\$688.00	\$578.00	\$476.00
32	\$778.00	\$644.00	\$557.00	\$792.00	\$769.00	\$618.00	\$644.00	\$609.00	\$646.00	\$532.00	\$702.00	\$590.00	\$485.00
33	\$788.00	\$652.00	\$564.00	\$802.00	\$779.00	\$626.00	\$652.00	\$616.00	\$655.00	\$539.00	\$711.00	\$597.00	\$492.00
34	\$798.00	\$660.00	\$572.00	\$812.00	\$789.00	\$634.00	\$661.00	\$625.00	\$663.00	\$546.00	\$720.00	\$605.00	\$498.00
35	\$803.00	\$665.00	\$575.00	\$818.00	\$795.00	\$639.00	\$665.00	\$629.00	\$668.00	\$549.00	\$725.00	\$609.00	\$501.00
36	\$809.00	\$669.00	\$579.00	\$823.00	\$800.00	\$643.00	\$669.00	\$633.00	\$672.00	\$553.00	\$730.00	\$613.00	\$505.00
37	\$814.00	\$673.00	\$583.00	\$828.00	\$805.00	\$647.00	\$674.00	\$637.00	\$676.00	\$557.00	\$735.00	\$617.00	\$508.00
38	\$819.00	\$678.00	\$587.00	\$834.00	\$810.00	\$651.00	\$678.00	\$641.00	\$681.00	\$560.00	\$739.00	\$621.00	\$511.00
39	\$830.00	\$687.00	\$594.00	\$845.00	\$821.00	\$660.00	\$687.00	\$649.00	\$690.00	\$567.00	\$749.00	\$629.00	\$518.00
40	\$840.00	\$695.00	\$602.00	\$855.00	\$831.00	\$668.00	\$695.00	\$658.00	\$698.00	\$575.00	\$758.00	\$637.00	\$524.00
41	\$856.00	\$708.00	\$613.00	\$871.00	\$847.00	\$680.00	\$708.00	\$670.00	\$711.00	\$585.00	\$773.00	\$649.00	\$534.00
42	\$871.00	\$721.00	\$624.00	\$887.00	\$862.00	\$692.00	\$721.00	\$682.00	\$724.00	\$596.00	\$786.00	\$661.00	\$544.00
43	\$892.00	\$738.00	\$639.00	\$908.00	\$882.00	\$709.00	\$738.00	\$698.00	\$741.00	\$610.00	\$805.00	\$677.00	\$557.00
44	\$918.00	\$760.00	\$658.00	\$935.00	\$908.00	\$730.00	\$760.00	\$719.00	\$763.00	\$628.00	\$829.00	\$697.00	\$573.00
45	\$949.00	\$786.00	\$680.00	\$966.00	\$939.00	\$755.00	\$786.00	\$743.00	\$789.00	\$649.00	\$857.00	\$720.00	\$592.00
46	\$986.00	\$816.00	\$706.00	\$1,004.00	\$975.00	\$784.00	\$816.00	\$772.00	\$820.00	\$674.00	\$890.00	\$748.00	\$615.00
47	\$1,028.00	\$850.00	\$736.00	\$1,046.00	\$1,016.00	\$817.00	\$851.00	\$804.00	\$854.00	\$703.00	\$928.00	\$779.00	\$641.00
48	\$1,075.00	\$889.00	\$770.00	\$1,094.00	\$1,063.00	\$854.00	\$890.00	\$841.00	\$893.00	\$735.00	\$970.00	\$815.00	\$671.00
49	\$1,122.00	\$928.00	\$803.00	\$1,142.00	\$1,109.00	\$892.00	\$928.00	\$878.00	\$932.00	\$767.00	\$1,012.00	\$851.00	\$700.00
50	\$1,174.00	\$972.00	\$841.00	\$1,195.00	\$1,161.00	\$933.00	\$972.00	\$919.00	\$976.00	\$803.00	\$1,060.00	\$891.00	\$733.00
51	\$1,226.00	\$1,015.00	\$878.00	\$1,248.00	\$1,213.00	\$975.00	\$1,015.00	\$960.00	\$1,019.00	\$839.00	\$1,107.00	\$930.00	\$765.00
52	\$1,283.00	\$1,062.00	\$919.00	\$1,306.00	\$1,269.00	\$1,020.00	\$1,062.00	\$1,004.00	\$1,067.00	\$878.00	\$1,158.00	\$973.00	\$801.00
53	\$1,341.00	\$1,110.00	\$961.00	\$1,365.00	\$1,327.00	\$1,066.00	\$1,110.00	\$1,050.00	\$1,115.00	\$917.00	\$1,211.00	\$1,017.00	\$837.00
54	\$1,404.00	\$1,161.00	\$1,005.00	\$1,429.00	\$1,388.00	\$1,116.00	\$1,162.00	\$1,098.00	\$1,167.00	\$960.00	\$1,267.00	\$1,065.00	\$876.00
55	\$1,466.00	\$1,213.00	\$1,050.00	\$1,492.00	\$1,450.00	\$1,165.00	\$1,213.00	\$1,147.00	\$1,218.00	\$1,003.00	\$1,323.00	\$1,112.00	\$915.00
56	\$1,534.00	\$1,269.00	\$1,099.00	\$1,561.00	\$1,517.00	\$1,219.00	\$1,270.00	\$1,200.00	\$1,275.00	\$1,049.00	\$1,384.00	\$1,163.00	\$957.00
57	\$1,602.00	\$1,326.00	\$1,148.00	\$1,631.00	\$1,585.00	\$1,274.00	\$1,326.00	\$1,254.00	\$1,332.00	\$1,096.00	\$1,446.00	\$1,215.00	\$1,000.00
58	\$1,675.00	\$1,386.00	\$1,200.00	\$1,705.00	\$1,657.00	\$1,332.00	\$1,386.00	\$1,311.00	\$1,392.00	\$1,146.00	\$1,512.00	\$1,270.00	\$1,045.00
59	\$1,711.00	\$1,416.00	\$1,226.00	\$1,742.00	\$1,693.00	\$1,360.00	\$1,416.00	\$1,339.00	\$1,422.00	\$1,170.00	\$1,545.00	\$1,298.00	\$1,068.00
60	\$1,784.00	\$1,476.00	\$1,278.00	\$1,816.00	\$1,765.00	\$1,418.00	\$1,477.00	\$1,396.00	\$1,483.00	\$1,220.00	\$1,611.00	\$1,353.00	\$1,114.00
61	\$1,847.00	\$1,529.00	\$1,323.00	\$1,880.00	\$1,827.00	\$1,469.00	\$1,529.00	\$1,446.00	\$1,535.00	\$1,263.00	\$1,667.00	\$1,401.00	\$1,153.00
62	\$1,889.00	\$1,563.00	\$1,353.00	\$1,923.00	\$1,868.00	\$1,501.00	\$1,563.00	\$1,478.00	\$1,570.00	\$1,292.00	\$1,705.00	\$1,433.00	\$1,179.00
63	\$1,941.00	\$1,606.00	\$1,390.00	\$1,975.00	\$1,920.00	\$1,543.00	\$1,606.00	\$1,519.00	\$1,613.00	\$1,327.00	\$1,752.00	\$1,472.00	\$1,211.00
64+	\$1,972.00	\$1,632.00	\$1,413.00	\$2,008.00	\$1,951.00	\$1,568.00	\$1,632.00	\$1,544.00	\$1,639.00	\$1,349.00	\$1,780.00	\$1,496.00	\$1,231.00

Rate Tables

Rating Area 2

Plan Name	Moda Select Oregon Standard Gold	Moda Select Oregon Standard Silver	Moda Select Oregon Standard Bronze	Moda Select Oregon Gold 1000	Moda Select Oregon Gold 1500	Moda Select Oregon Silver 3500 Direct	Moda Select Oregon Silver 3550	Moda Select Oregon Silver 4400 Direct	Moda Select Oregon Silver 5000	Moda Select Oregon Bronze 9000
HIOS ID	39424OR1670001	39424OR1670002	39424OR1670003	39424OR1700001	39424OR1680008	39424OR1680001	39424OR1680002	39424OR1680003	39424OR1660001	39424OR1660002
0-14	\$415.00	\$344.00	\$298.00	\$423.00	\$411.00	\$330.00	\$344.00	\$325.00	\$345.00	\$284.00
15	\$415.00	\$344.00	\$298.00	\$423.00	\$411.00	\$330.00	\$344.00	\$325.00	\$345.00	\$284.00
16	\$415.00	\$344.00	\$298.00	\$423.00	\$411.00	\$330.00	\$344.00	\$325.00	\$345.00	\$284.00
17	\$415.00	\$344.00	\$298.00	\$423.00	\$411.00	\$330.00	\$344.00	\$325.00	\$345.00	\$284.00
18	\$415.00	\$344.00	\$298.00	\$423.00	\$411.00	\$330.00	\$344.00	\$325.00	\$345.00	\$284.00
19	\$415.00	\$344.00	\$298.00	\$423.00	\$411.00	\$330.00	\$344.00	\$325.00	\$345.00	\$284.00
20	\$415.00	\$344.00	\$298.00	\$423.00	\$411.00	\$330.00	\$344.00	\$325.00	\$345.00	\$284.00
21	\$654.00	\$541.00	\$469.00	\$666.00	\$647.00	\$520.00	\$542.00	\$512.00	\$544.00	\$447.00
22	\$654.00	\$541.00	\$469.00	\$666.00	\$647.00	\$520.00	\$542.00	\$512.00	\$544.00	\$447.00
23	\$654.00	\$541.00	\$469.00	\$666.00	\$647.00	\$520.00	\$542.00	\$512.00	\$544.00	\$447.00
24	\$654.00	\$541.00	\$469.00	\$666.00	\$647.00	\$520.00	\$542.00	\$512.00	\$544.00	\$447.00
25	\$657.00	\$544.00	\$471.00	\$669.00	\$650.00	\$522.00	\$544.00	\$514.00	\$546.00	\$449.00
26	\$670.00	\$554.00	\$480.00	\$682.00	\$663.00	\$533.00	\$555.00	\$524.00	\$557.00	\$458.00
27	\$686.00	\$567.00	\$491.00	\$698.00	\$678.00	\$545.00	\$568.00	\$537.00	\$570.00	\$469.00
28	\$711.00	\$589.00	\$509.00	\$724.00	\$704.00	\$565.00	\$589.00	\$557.00	\$591.00	\$486.00
29	\$732.00	\$606.00	\$524.00	\$745.00	\$724.00	\$582.00	\$606.00	\$573.00	\$609.00	\$501.00
30	\$743.00	\$615.00	\$532.00	\$756.00	\$735.00	\$590.00	\$615.00	\$581.00	\$617.00	\$508.00
31	\$758.00	\$628.00	\$543.00	\$772.00	\$750.00	\$603.00	\$628.00	\$593.00	\$630.00	\$519.00
32	\$774.00	\$641.00	\$554.00	\$788.00	\$766.00	\$615.00	\$641.00	\$606.00	\$643.00	\$529.00
33	\$784.00	\$649.00	\$561.00	\$798.00	\$775.00	\$623.00	\$649.00	\$613.00	\$651.00	\$536.00
34	\$794.00	\$657.00	\$569.00	\$809.00	\$786.00	\$631.00	\$657.00	\$622.00	\$660.00	\$543.00
35	\$800.00	\$662.00	\$573.00	\$814.00	\$791.00	\$636.00	\$662.00	\$626.00	\$665.00	\$547.00
36	\$805.00	\$666.00	\$576.00	\$819.00	\$796.00	\$640.00	\$666.00	\$630.00	\$669.00	\$550.00
37	\$810.00	\$670.00	\$580.00	\$825.00	\$801.00	\$644.00	\$670.00	\$634.00	\$673.00	\$554.00
38	\$815.00	\$675.00	\$584.00	\$830.00	\$806.00	\$648.00	\$675.00	\$638.00	\$678.00	\$558.00
39	\$826.00	\$683.00	\$591.00	\$841.00	\$817.00	\$656.00	\$683.00	\$646.00	\$686.00	\$565.00
40	\$836.00	\$692.00	\$599.00	\$851.00	\$827.00	\$665.00	\$692.00	\$654.00	\$695.00	\$572.00
41	\$852.00	\$705.00	\$610.00	\$867.00	\$843.00	\$677.00	\$705.00	\$667.00	\$708.00	\$583.00
42	\$867.00	\$717.00	\$621.00	\$882.00	\$858.00	\$689.00	\$718.00	\$678.00	\$721.00	\$593.00
43	\$888.00	\$735.00	\$636.00	\$904.00	\$878.00	\$706.00	\$735.00	\$695.00	\$738.00	\$607.00
44	\$914.00	\$756.00	\$655.00	\$930.00	\$904.00	\$727.00	\$757.00	\$715.00	\$760.00	\$625.00
45	\$945.00	\$782.00	\$677.00	\$962.00	\$935.00	\$751.00	\$782.00	\$739.00	\$785.00	\$646.00
46	\$981.00	\$812.00	\$703.00	\$999.00	\$971.00	\$780.00	\$812.00	\$768.00	\$816.00	\$671.00
47	\$1,023.00	\$846.00	\$733.00	\$1,041.00	\$1,012.00	\$813.00	\$846.00	\$800.00	\$850.00	\$699.00
48	\$1,070.00	\$885.00	\$766.00	\$1,089.00	\$1,058.00	\$850.00	\$885.00	\$837.00	\$889.00	\$732.00
49	\$1,116.00	\$924.00	\$800.00	\$1,136.00	\$1,104.00	\$887.00	\$924.00	\$874.00	\$928.00	\$763.00
50	\$1,169.00	\$967.00	\$837.00	\$1,190.00	\$1,156.00	\$929.00	\$967.00	\$915.00	\$971.00	\$799.00
51	\$1,220.00	\$1,010.00	\$874.00	\$1,242.00	\$1,207.00	\$970.00	\$1,010.00	\$955.00	\$1,014.00	\$835.00
52	\$1,277.00	\$1,057.00	\$915.00	\$1,300.00	\$1,263.00	\$1,015.00	\$1,057.00	\$1,000.00	\$1,062.00	\$874.00
53	\$1,335.00	\$1,105.00	\$956.00	\$1,359.00	\$1,320.00	\$1,061.00	\$1,105.00	\$1,045.00	\$1,109.00	\$913.00
54	\$1,397.00	\$1,156.00	\$1,001.00	\$1,422.00	\$1,382.00	\$1,110.00	\$1,156.00	\$1,093.00	\$1,161.00	\$955.00
55	\$1,459.00	\$1,207.00	\$1,045.00	\$1,485.00	\$1,443.00	\$1,160.00	\$1,208.00	\$1,142.00	\$1,213.00	\$998.00
56	\$1,527.00	\$1,263.00	\$1,093.00	\$1,554.00	\$1,510.00	\$1,213.00	\$1,263.00	\$1,195.00	\$1,269.00	\$1,044.00
57	\$1,595.00	\$1,319.00	\$1,142.00	\$1,623.00	\$1,577.00	\$1,268.00	\$1,320.00	\$1,248.00	\$1,325.00	\$1,091.00
58	\$1,667.00	\$1,380.00	\$1,194.00	\$1,697.00	\$1,649.00	\$1,325.00	\$1,380.00	\$1,305.00	\$1,386.00	\$1,140.00
59	\$1,703.00	\$1,409.00	\$1,220.00	\$1,734.00	\$1,685.00	\$1,354.00	\$1,410.00	\$1,333.00	\$1,416.00	\$1,165.00
60	\$1,776.00	\$1,469.00	\$1,272.00	\$1,808.00	\$1,757.00	\$1,412.00	\$1,470.00	\$1,390.00	\$1,476.00	\$1,214.00
61	\$1,839.00	\$1,521.00	\$1,317.00	\$1,872.00	\$1,819.00	\$1,462.00	\$1,522.00	\$1,439.00	\$1,528.00	\$1,257.00
62	\$1,880.00	\$1,556.00	\$1,346.00	\$1,914.00	\$1,859.00	\$1,494.00	\$1,556.00	\$1,471.00	\$1,562.00	\$1,286.00
63	\$1,932.00	\$1,598.00	\$1,383.00	\$1,966.00	\$1,911.00	\$1,535.00	\$1,599.00	\$1,512.00	\$1,605.00	\$1,321.00
64+	\$1,963.00	\$1,624.00	\$1,406.00	\$1,998.00	\$1,942.00	\$1,560.00	\$1,625.00	\$1,536.00	\$1,631.00	\$1,342.00

Rate Tables

Rating Area 3

Plan Name	Moda Select Oregon Standard Gold	Moda Select Oregon Standard Silver	Moda Select Oregon Standard Bronze	Moda Select Oregon Gold 1000	Moda Select Oregon Gold 1500	Moda Select Oregon Silver 3500 Direct	Moda Select Oregon Silver 3550	Moda Select Oregon Silver 4400 Direct	Moda Select Oregon Silver 5000	Moda Select Oregon Bronze 9000
HIOS ID	394240R1670001	394240R1670002	394240R1670003	394240R1700001	394240R1680008	394240R1680001	394240R1680002	394240R1680003	394240R1660001	394240R1660002
0-14	\$461.00	\$382.00	\$330.00	\$470.00	\$456.00	\$367.00	\$382.00	\$361.00	\$383.00	\$316.00
15	\$461.00	\$382.00	\$330.00	\$470.00	\$456.00	\$367.00	\$382.00	\$361.00	\$383.00	\$316.00
16	\$461.00	\$382.00	\$330.00	\$470.00	\$456.00	\$367.00	\$382.00	\$361.00	\$383.00	\$316.00
17	\$461.00	\$382.00	\$330.00	\$470.00	\$456.00	\$367.00	\$382.00	\$361.00	\$383.00	\$316.00
18	\$461.00	\$382.00	\$330.00	\$470.00	\$456.00	\$367.00	\$382.00	\$361.00	\$383.00	\$316.00
19	\$461.00	\$382.00	\$330.00	\$470.00	\$456.00	\$367.00	\$382.00	\$361.00	\$383.00	\$316.00
20	\$461.00	\$382.00	\$330.00	\$470.00	\$456.00	\$367.00	\$382.00	\$361.00	\$383.00	\$316.00
21	\$727.00	\$601.00	\$520.00	\$740.00	\$719.00	\$578.00	\$601.00	\$569.00	\$604.00	\$497.00
22	\$727.00	\$601.00	\$520.00	\$740.00	\$719.00	\$578.00	\$601.00	\$569.00	\$604.00	\$497.00
23	\$727.00	\$601.00	\$520.00	\$740.00	\$719.00	\$578.00	\$601.00	\$569.00	\$604.00	\$497.00
24	\$727.00	\$601.00	\$520.00	\$740.00	\$719.00	\$578.00	\$601.00	\$569.00	\$604.00	\$497.00
25	\$730.00	\$604.00	\$523.00	\$743.00	\$722.00	\$580.00	\$604.00	\$571.00	\$606.00	\$499.00
26	\$744.00	\$616.00	\$533.00	\$757.00	\$736.00	\$591.00	\$616.00	\$582.00	\$618.00	\$509.00
27	\$762.00	\$630.00	\$545.00	\$775.00	\$753.00	\$605.00	\$630.00	\$596.00	\$633.00	\$521.00
28	\$790.00	\$654.00	\$566.00	\$804.00	\$781.00	\$628.00	\$654.00	\$618.00	\$656.00	\$540.00
29	\$813.00	\$673.00	\$582.00	\$828.00	\$804.00	\$646.00	\$673.00	\$636.00	\$676.00	\$556.00
30	\$825.00	\$682.00	\$591.00	\$839.00	\$816.00	\$656.00	\$682.00	\$645.00	\$685.00	\$564.00
31	\$842.00	\$697.00	\$603.00	\$857.00	\$833.00	\$669.00	\$697.00	\$659.00	\$700.00	\$576.00
32	\$860.00	\$711.00	\$616.00	\$875.00	\$850.00	\$683.00	\$711.00	\$673.00	\$714.00	\$588.00
33	\$871.00	\$720.00	\$623.00	\$886.00	\$861.00	\$692.00	\$721.00	\$681.00	\$724.00	\$595.00
34	\$882.00	\$730.00	\$632.00	\$898.00	\$873.00	\$701.00	\$730.00	\$690.00	\$733.00	\$603.00
35	\$888.00	\$735.00	\$636.00	\$904.00	\$878.00	\$706.00	\$735.00	\$695.00	\$738.00	\$607.00
36	\$894.00	\$740.00	\$640.00	\$910.00	\$884.00	\$710.00	\$740.00	\$699.00	\$743.00	\$611.00
37	\$900.00	\$744.00	\$644.00	\$916.00	\$890.00	\$715.00	\$745.00	\$704.00	\$748.00	\$615.00
38	\$905.00	\$749.00	\$648.00	\$922.00	\$896.00	\$720.00	\$749.00	\$709.00	\$752.00	\$619.00
39	\$917.00	\$759.00	\$657.00	\$933.00	\$907.00	\$729.00	\$759.00	\$718.00	\$762.00	\$627.00
40	\$929.00	\$768.00	\$665.00	\$945.00	\$919.00	\$738.00	\$769.00	\$727.00	\$772.00	\$635.00
41	\$946.00	\$783.00	\$678.00	\$963.00	\$936.00	\$752.00	\$783.00	\$740.00	\$786.00	\$647.00
42	\$963.00	\$797.00	\$690.00	\$980.00	\$952.00	\$765.00	\$797.00	\$753.00	\$800.00	\$658.00
43	\$986.00	\$816.00	\$706.00	\$1,004.00	\$975.00	\$784.00	\$816.00	\$772.00	\$820.00	\$674.00
44	\$1,015.00	\$840.00	\$727.00	\$1,033.00	\$1,004.00	\$807.00	\$840.00	\$794.00	\$844.00	\$694.00
45	\$1,049.00	\$868.00	\$752.00	\$1,068.00	\$1,038.00	\$834.00	\$868.00	\$821.00	\$872.00	\$718.00
46	\$1,090.00	\$902.00	\$781.00	\$1,109.00	\$1,078.00	\$866.00	\$902.00	\$853.00	\$906.00	\$745.00
47	\$1,136.00	\$940.00	\$813.00	\$1,156.00	\$1,123.00	\$903.00	\$940.00	\$889.00	\$944.00	\$777.00
48	\$1,188.00	\$983.00	\$851.00	\$1,209.00	\$1,175.00	\$944.00	\$983.00	\$930.00	\$987.00	\$813.00
49	\$1,240.00	\$1,026.00	\$888.00	\$1,262.00	\$1,226.00	\$985.00	\$1,026.00	\$970.00	\$1,030.00	\$848.00
50	\$1,298.00	\$1,074.00	\$930.00	\$1,321.00	\$1,284.00	\$1,032.00	\$1,074.00	\$1,016.00	\$1,079.00	\$888.00
51	\$1,355.00	\$1,121.00	\$971.00	\$1,379.00	\$1,340.00	\$1,077.00	\$1,122.00	\$1,061.00	\$1,126.00	\$927.00
52	\$1,418.00	\$1,174.00	\$1,016.00	\$1,444.00	\$1,403.00	\$1,128.00	\$1,174.00	\$1,110.00	\$1,179.00	\$970.00
53	\$1,482.00	\$1,227.00	\$1,062.00	\$1,509.00	\$1,466.00	\$1,178.00	\$1,227.00	\$1,160.00	\$1,232.00	\$1,014.00
54	\$1,551.00	\$1,284.00	\$1,111.00	\$1,579.00	\$1,535.00	\$1,233.00	\$1,284.00	\$1,214.00	\$1,289.00	\$1,061.00
55	\$1,620.00	\$1,341.00	\$1,161.00	\$1,649.00	\$1,603.00	\$1,288.00	\$1,341.00	\$1,268.00	\$1,347.00	\$1,108.00
56	\$1,695.00	\$1,403.00	\$1,214.00	\$1,726.00	\$1,677.00	\$1,348.00	\$1,403.00	\$1,327.00	\$1,409.00	\$1,159.00
57	\$1,771.00	\$1,465.00	\$1,268.00	\$1,803.00	\$1,752.00	\$1,408.00	\$1,466.00	\$1,386.00	\$1,472.00	\$1,211.00
58	\$1,851.00	\$1,532.00	\$1,326.00	\$1,885.00	\$1,831.00	\$1,472.00	\$1,532.00	\$1,449.00	\$1,539.00	\$1,266.00
59	\$1,891.00	\$1,565.00	\$1,355.00	\$1,925.00	\$1,871.00	\$1,504.00	\$1,566.00	\$1,480.00	\$1,572.00	\$1,294.00
60	\$1,972.00	\$1,632.00	\$1,413.00	\$2,007.00	\$1,951.00	\$1,568.00	\$1,632.00	\$1,543.00	\$1,639.00	\$1,349.00
61	\$2,042.00	\$1,690.00	\$1,462.00	\$2,078.00	\$2,020.00	\$1,623.00	\$1,690.00	\$1,598.00	\$1,697.00	\$1,396.00
62	\$2,088.00	\$1,727.00	\$1,495.00	\$2,125.00	\$2,065.00	\$1,659.00	\$1,728.00	\$1,634.00	\$1,735.00	\$1,428.00
63	\$2,145.00	\$1,775.00	\$1,536.00	\$2,183.00	\$2,122.00	\$1,705.00	\$1,775.00	\$1,679.00	\$1,783.00	\$1,467.00
64+	\$2,180.00	\$1,804.00	\$1,561.00	\$2,219.00	\$2,156.00	\$1,733.00	\$1,804.00	\$1,706.00	\$1,812.00	\$1,491.00

Rate Tables

Rating Area 4

Plan Name	Moda Select Oregon Standard Gold	Moda Select Oregon Standard Silver	Moda Select Oregon Standard Bronze	Moda Select Oregon Gold 1000	Moda Select Oregon Gold 1500	Moda Select Oregon Silver 3500 Direct	Moda Select Oregon Silver 3550	Moda Select Oregon Silver 4400 Direct	Moda Select Oregon Silver 5000	Moda Select Oregon Bronze 9000
HIOS ID	39424OR1670001	39424OR1670002	39424OR1670003	39424OR1700001	39424OR1680008	39424OR1680001	39424OR1680002	39424OR1680003	39424OR1660001	39424OR1660002
0-14	\$466.00	\$385.00	\$334.00	\$474.00	\$461.00	\$370.00	\$386.00	\$365.00	\$387.00	\$319.00
15	\$466.00	\$385.00	\$334.00	\$474.00	\$461.00	\$370.00	\$386.00	\$365.00	\$387.00	\$319.00
16	\$466.00	\$385.00	\$334.00	\$474.00	\$461.00	\$370.00	\$386.00	\$365.00	\$387.00	\$319.00
17	\$466.00	\$385.00	\$334.00	\$474.00	\$461.00	\$370.00	\$386.00	\$365.00	\$387.00	\$319.00
18	\$466.00	\$385.00	\$334.00	\$474.00	\$461.00	\$370.00	\$386.00	\$365.00	\$387.00	\$319.00
19	\$466.00	\$385.00	\$334.00	\$474.00	\$461.00	\$370.00	\$386.00	\$365.00	\$387.00	\$319.00
20	\$466.00	\$385.00	\$334.00	\$474.00	\$461.00	\$370.00	\$386.00	\$365.00	\$387.00	\$319.00
21	\$734.00	\$607.00	\$525.00	\$747.00	\$726.00	\$583.00	\$607.00	\$574.00	\$610.00	\$502.00
22	\$734.00	\$607.00	\$525.00	\$747.00	\$726.00	\$583.00	\$607.00	\$574.00	\$610.00	\$502.00
23	\$734.00	\$607.00	\$525.00	\$747.00	\$726.00	\$583.00	\$607.00	\$574.00	\$610.00	\$502.00
24	\$734.00	\$607.00	\$525.00	\$747.00	\$726.00	\$583.00	\$607.00	\$574.00	\$610.00	\$502.00
25	\$736.00	\$609.00	\$528.00	\$750.00	\$729.00	\$585.00	\$610.00	\$576.00	\$612.00	\$504.00
26	\$751.00	\$622.00	\$538.00	\$765.00	\$743.00	\$597.00	\$622.00	\$588.00	\$624.00	\$514.00
27	\$769.00	\$636.00	\$551.00	\$783.00	\$760.00	\$611.00	\$636.00	\$602.00	\$639.00	\$526.00
28	\$797.00	\$660.00	\$571.00	\$812.00	\$789.00	\$634.00	\$660.00	\$624.00	\$663.00	\$545.00
29	\$821.00	\$679.00	\$588.00	\$836.00	\$812.00	\$653.00	\$679.00	\$642.00	\$682.00	\$561.00
30	\$833.00	\$689.00	\$596.00	\$847.00	\$824.00	\$662.00	\$689.00	\$652.00	\$692.00	\$569.00
31	\$850.00	\$704.00	\$609.00	\$865.00	\$841.00	\$676.00	\$704.00	\$665.00	\$707.00	\$581.00
32	\$868.00	\$718.00	\$622.00	\$883.00	\$858.00	\$690.00	\$718.00	\$679.00	\$721.00	\$593.00
33	\$879.00	\$727.00	\$629.00	\$895.00	\$869.00	\$699.00	\$727.00	\$688.00	\$730.00	\$601.00
34	\$891.00	\$737.00	\$638.00	\$906.00	\$881.00	\$708.00	\$737.00	\$697.00	\$740.00	\$609.00
35	\$896.00	\$742.00	\$642.00	\$912.00	\$887.00	\$713.00	\$742.00	\$702.00	\$745.00	\$613.00
36	\$902.00	\$747.00	\$646.00	\$918.00	\$892.00	\$717.00	\$747.00	\$706.00	\$750.00	\$617.00
37	\$908.00	\$751.00	\$650.00	\$924.00	\$898.00	\$722.00	\$752.00	\$711.00	\$755.00	\$621.00
38	\$914.00	\$756.00	\$655.00	\$930.00	\$904.00	\$727.00	\$757.00	\$715.00	\$760.00	\$625.00
39	\$926.00	\$766.00	\$663.00	\$942.00	\$916.00	\$736.00	\$766.00	\$724.00	\$769.00	\$633.00
40	\$937.00	\$776.00	\$671.00	\$954.00	\$927.00	\$745.00	\$776.00	\$734.00	\$779.00	\$641.00
41	\$955.00	\$790.00	\$684.00	\$972.00	\$945.00	\$759.00	\$791.00	\$747.00	\$794.00	\$653.00
42	\$972.00	\$804.00	\$696.00	\$989.00	\$961.00	\$773.00	\$804.00	\$761.00	\$808.00	\$665.00
43	\$995.00	\$824.00	\$713.00	\$1,013.00	\$985.00	\$791.00	\$824.00	\$779.00	\$827.00	\$681.00
44	\$1,025.00	\$848.00	\$734.00	\$1,043.00	\$1,014.00	\$815.00	\$848.00	\$802.00	\$852.00	\$701.00
45	\$1,059.00	\$877.00	\$759.00	\$1,078.00	\$1,048.00	\$842.00	\$877.00	\$829.00	\$880.00	\$724.00
46	\$1,100.00	\$911.00	\$788.00	\$1,120.00	\$1,088.00	\$875.00	\$911.00	\$861.00	\$915.00	\$753.00
47	\$1,147.00	\$949.00	\$821.00	\$1,167.00	\$1,134.00	\$911.00	\$949.00	\$897.00	\$953.00	\$784.00
48	\$1,199.00	\$992.00	\$859.00	\$1,221.00	\$1,186.00	\$953.00	\$993.00	\$939.00	\$997.00	\$820.00
49	\$1,251.00	\$1,036.00	\$896.00	\$1,274.00	\$1,238.00	\$995.00	\$1,036.00	\$979.00	\$1,040.00	\$856.00
50	\$1,310.00	\$1,084.00	\$938.00	\$1,334.00	\$1,296.00	\$1,041.00	\$1,084.00	\$1,025.00	\$1,089.00	\$896.00
51	\$1,368.00	\$1,132.00	\$980.00	\$1,393.00	\$1,353.00	\$1,088.00	\$1,132.00	\$1,071.00	\$1,137.00	\$936.00
52	\$1,432.00	\$1,185.00	\$1,026.00	\$1,458.00	\$1,416.00	\$1,138.00	\$1,185.00	\$1,121.00	\$1,190.00	\$979.00
53	\$1,496.00	\$1,238.00	\$1,072.00	\$1,523.00	\$1,480.00	\$1,190.00	\$1,238.00	\$1,171.00	\$1,244.00	\$1,023.00
54	\$1,566.00	\$1,296.00	\$1,122.00	\$1,594.00	\$1,549.00	\$1,245.00	\$1,296.00	\$1,226.00	\$1,302.00	\$1,071.00
55	\$1,636.00	\$1,354.00	\$1,172.00	\$1,665.00	\$1,618.00	\$1,300.00	\$1,354.00	\$1,280.00	\$1,360.00	\$1,119.00
56	\$1,711.00	\$1,416.00	\$1,226.00	\$1,742.00	\$1,693.00	\$1,360.00	\$1,417.00	\$1,339.00	\$1,422.00	\$1,170.00
57	\$1,788.00	\$1,479.00	\$1,280.00	\$1,820.00	\$1,768.00	\$1,421.00	\$1,480.00	\$1,399.00	\$1,486.00	\$1,223.00
58	\$1,869.00	\$1,547.00	\$1,339.00	\$1,903.00	\$1,849.00	\$1,486.00	\$1,547.00	\$1,463.00	\$1,553.00	\$1,278.00
59	\$1,909.00	\$1,580.00	\$1,368.00	\$1,944.00	\$1,889.00	\$1,518.00	\$1,580.00	\$1,494.00	\$1,587.00	\$1,306.00
60	\$1,991.00	\$1,647.00	\$1,426.00	\$2,027.00	\$1,969.00	\$1,583.00	\$1,648.00	\$1,558.00	\$1,655.00	\$1,362.00
61	\$2,061.00	\$1,706.00	\$1,476.00	\$2,098.00	\$2,039.00	\$1,639.00	\$1,706.00	\$1,613.00	\$1,713.00	\$1,410.00
62	\$2,107.00	\$1,744.00	\$1,509.00	\$2,145.00	\$2,085.00	\$1,675.00	\$1,744.00	\$1,649.00	\$1,752.00	\$1,441.00
63	\$2,165.00	\$1,792.00	\$1,551.00	\$2,204.00	\$2,142.00	\$1,721.00	\$1,792.00	\$1,695.00	\$1,800.00	\$1,481.00
64+	\$2,201.00	\$1,821.00	\$1,576.00	\$2,240.00	\$2,177.00	\$1,749.00	\$1,821.00	\$1,722.00	\$1,829.00	\$1,505.00

Rate Tables

Rating Area 5

Plan Name	Moda Select Oregon Standard Gold	Moda Select Oregon Standard Silver	Moda Select Oregon Standard Bronze	Moda Select Oregon Gold 1000	Moda Select Oregon Gold 1500	Moda Select Oregon Silver 3500 Direct	Moda Select Oregon Silver 3550	Moda Select Oregon Silver 4400 Direct	Moda Select Oregon Silver 5000	Moda Select Oregon Bronze 9000
HIOS ID	39424OR1670001	39424OR1670002	39424OR1670003	39424OR1700001	39424OR1680008	39424OR1680001	39424OR1680002	39424OR1680003	39424OR1660001	39424OR1660002
0-14	\$454.00	\$376.00	\$325.00	\$462.00	\$449.00	\$361.00	\$376.00	\$355.00	\$377.00	\$310.00
15	\$454.00	\$376.00	\$325.00	\$462.00	\$449.00	\$361.00	\$376.00	\$355.00	\$377.00	\$310.00
16	\$454.00	\$376.00	\$325.00	\$462.00	\$449.00	\$361.00	\$376.00	\$355.00	\$377.00	\$310.00
17	\$454.00	\$376.00	\$325.00	\$462.00	\$449.00	\$361.00	\$376.00	\$355.00	\$377.00	\$310.00
18	\$454.00	\$376.00	\$325.00	\$462.00	\$449.00	\$361.00	\$376.00	\$355.00	\$377.00	\$310.00
19	\$454.00	\$376.00	\$325.00	\$462.00	\$449.00	\$361.00	\$376.00	\$355.00	\$377.00	\$310.00
20	\$454.00	\$376.00	\$325.00	\$462.00	\$449.00	\$361.00	\$376.00	\$355.00	\$377.00	\$310.00
21	\$715.00	\$592.00	\$512.00	\$728.00	\$707.00	\$568.00	\$592.00	\$559.00	\$594.00	\$489.00
22	\$715.00	\$592.00	\$512.00	\$728.00	\$707.00	\$568.00	\$592.00	\$559.00	\$594.00	\$489.00
23	\$715.00	\$592.00	\$512.00	\$728.00	\$707.00	\$568.00	\$592.00	\$559.00	\$594.00	\$489.00
24	\$715.00	\$592.00	\$512.00	\$728.00	\$707.00	\$568.00	\$592.00	\$559.00	\$594.00	\$489.00
25	\$718.00	\$594.00	\$514.00	\$731.00	\$710.00	\$571.00	\$594.00	\$562.00	\$597.00	\$491.00
26	\$732.00	\$606.00	\$524.00	\$745.00	\$724.00	\$582.00	\$606.00	\$573.00	\$608.00	\$501.00
27	\$749.00	\$620.00	\$537.00	\$763.00	\$741.00	\$596.00	\$620.00	\$586.00	\$623.00	\$512.00
28	\$777.00	\$643.00	\$557.00	\$791.00	\$769.00	\$618.00	\$643.00	\$608.00	\$646.00	\$531.00
29	\$800.00	\$662.00	\$573.00	\$814.00	\$791.00	\$636.00	\$662.00	\$626.00	\$665.00	\$547.00
30	\$811.00	\$671.00	\$581.00	\$826.00	\$803.00	\$645.00	\$672.00	\$635.00	\$674.00	\$555.00
31	\$829.00	\$686.00	\$593.00	\$843.00	\$820.00	\$659.00	\$686.00	\$648.00	\$689.00	\$567.00
32	\$846.00	\$700.00	\$606.00	\$861.00	\$837.00	\$672.00	\$700.00	\$662.00	\$703.00	\$578.00
33	\$856.00	\$709.00	\$613.00	\$872.00	\$847.00	\$681.00	\$709.00	\$670.00	\$712.00	\$586.00
34	\$868.00	\$718.00	\$622.00	\$883.00	\$858.00	\$690.00	\$718.00	\$679.00	\$721.00	\$594.00
35	\$874.00	\$723.00	\$626.00	\$889.00	\$864.00	\$694.00	\$723.00	\$684.00	\$726.00	\$597.00
36	\$879.00	\$728.00	\$630.00	\$895.00	\$870.00	\$699.00	\$728.00	\$688.00	\$731.00	\$601.00
37	\$885.00	\$732.00	\$634.00	\$901.00	\$875.00	\$704.00	\$733.00	\$693.00	\$736.00	\$605.00
38	\$891.00	\$737.00	\$638.00	\$907.00	\$881.00	\$708.00	\$737.00	\$697.00	\$740.00	\$609.00
39	\$902.00	\$747.00	\$646.00	\$918.00	\$892.00	\$717.00	\$747.00	\$706.00	\$750.00	\$617.00
40	\$914.00	\$756.00	\$654.00	\$930.00	\$904.00	\$726.00	\$756.00	\$715.00	\$759.00	\$625.00
41	\$931.00	\$770.00	\$667.00	\$947.00	\$921.00	\$740.00	\$770.00	\$728.00	\$774.00	\$637.00
42	\$947.00	\$784.00	\$678.00	\$964.00	\$937.00	\$753.00	\$784.00	\$741.00	\$787.00	\$648.00
43	\$970.00	\$803.00	\$695.00	\$987.00	\$960.00	\$771.00	\$803.00	\$759.00	\$806.00	\$663.00
44	\$999.00	\$826.00	\$715.00	\$1,017.00	\$988.00	\$794.00	\$827.00	\$782.00	\$830.00	\$683.00
45	\$1,032.00	\$854.00	\$739.00	\$1,051.00	\$1,021.00	\$821.00	\$854.00	\$808.00	\$858.00	\$706.00
46	\$1,072.00	\$887.00	\$768.00	\$1,091.00	\$1,061.00	\$852.00	\$888.00	\$839.00	\$891.00	\$733.00
47	\$1,117.00	\$925.00	\$800.00	\$1,137.00	\$1,105.00	\$888.00	\$925.00	\$874.00	\$929.00	\$764.00
48	\$1,169.00	\$967.00	\$837.00	\$1,190.00	\$1,156.00	\$929.00	\$967.00	\$915.00	\$971.00	\$799.00
49	\$1,220.00	\$1,009.00	\$874.00	\$1,241.00	\$1,206.00	\$969.00	\$1,009.00	\$954.00	\$1,014.00	\$834.00
50	\$1,277.00	\$1,056.00	\$914.00	\$1,300.00	\$1,263.00	\$1,015.00	\$1,057.00	\$999.00	\$1,061.00	\$873.00
51	\$1,333.00	\$1,103.00	\$955.00	\$1,357.00	\$1,319.00	\$1,060.00	\$1,104.00	\$1,043.00	\$1,108.00	\$912.00
52	\$1,395.00	\$1,155.00	\$999.00	\$1,420.00	\$1,380.00	\$1,109.00	\$1,155.00	\$1,092.00	\$1,160.00	\$954.00
53	\$1,458.00	\$1,207.00	\$1,045.00	\$1,484.00	\$1,443.00	\$1,159.00	\$1,207.00	\$1,141.00	\$1,212.00	\$997.00
54	\$1,526.00	\$1,263.00	\$1,093.00	\$1,554.00	\$1,510.00	\$1,213.00	\$1,263.00	\$1,194.00	\$1,269.00	\$1,044.00
55	\$1,594.00	\$1,319.00	\$1,142.00	\$1,623.00	\$1,577.00	\$1,267.00	\$1,319.00	\$1,248.00	\$1,325.00	\$1,090.00
56	\$1,668.00	\$1,380.00	\$1,195.00	\$1,698.00	\$1,650.00	\$1,326.00	\$1,380.00	\$1,305.00	\$1,386.00	\$1,141.00
57	\$1,742.00	\$1,442.00	\$1,248.00	\$1,773.00	\$1,723.00	\$1,385.00	\$1,442.00	\$1,363.00	\$1,448.00	\$1,191.00
58	\$1,821.00	\$1,507.00	\$1,305.00	\$1,854.00	\$1,802.00	\$1,448.00	\$1,508.00	\$1,425.00	\$1,514.00	\$1,246.00
59	\$1,861.00	\$1,540.00	\$1,333.00	\$1,894.00	\$1,841.00	\$1,479.00	\$1,540.00	\$1,456.00	\$1,547.00	\$1,273.00
60	\$1,940.00	\$1,605.00	\$1,390.00	\$1,975.00	\$1,919.00	\$1,542.00	\$1,606.00	\$1,518.00	\$1,613.00	\$1,327.00
61	\$2,009.00	\$1,662.00	\$1,439.00	\$2,045.00	\$1,987.00	\$1,597.00	\$1,663.00	\$1,572.00	\$1,670.00	\$1,374.00
62	\$2,054.00	\$1,699.00	\$1,471.00	\$2,091.00	\$2,032.00	\$1,633.00	\$1,700.00	\$1,607.00	\$1,707.00	\$1,405.00
63	\$2,110.00	\$1,746.00	\$1,511.00	\$2,148.00	\$2,087.00	\$1,678.00	\$1,747.00	\$1,652.00	\$1,754.00	\$1,443.00
64+	\$2,145.00	\$1,775.00	\$1,536.00	\$2,183.00	\$2,121.00	\$1,705.00	\$1,775.00	\$1,678.00	\$1,782.00	\$1,467.00

Rate Tables

Rating Area 6

Plan Name	Moda Select Oregon Standard Gold	Moda Select Oregon Standard Silver	Moda Select Oregon Standard Bronze	Moda Select Oregon Gold 1000	Moda Select Oregon Gold 1500	Moda Select Oregon Silver 3500 Direct	Moda Select Oregon Silver 3550	Moda Select Oregon Silver 4400 Direct	Moda Select Oregon Silver 5000	Moda Select Oregon Bronze 9000
HIOS ID	39424OR1670001	39424OR1670002	39424OR1670003	39424OR1700001	39424OR1680008	39424OR1680001	39424OR1680002	39424OR1680003	39424OR1660001	39424OR1660002
0-14	\$483.00	\$400.00	\$346.00	\$492.00	\$478.00	\$384.00	\$400.00	\$378.00	\$402.00	\$331.00
15	\$483.00	\$400.00	\$346.00	\$492.00	\$478.00	\$384.00	\$400.00	\$378.00	\$402.00	\$331.00
16	\$483.00	\$400.00	\$346.00	\$492.00	\$478.00	\$384.00	\$400.00	\$378.00	\$402.00	\$331.00
17	\$483.00	\$400.00	\$346.00	\$492.00	\$478.00	\$384.00	\$400.00	\$378.00	\$402.00	\$331.00
18	\$483.00	\$400.00	\$346.00	\$492.00	\$478.00	\$384.00	\$400.00	\$378.00	\$402.00	\$331.00
19	\$483.00	\$400.00	\$346.00	\$492.00	\$478.00	\$384.00	\$400.00	\$378.00	\$402.00	\$331.00
20	\$483.00	\$400.00	\$346.00	\$492.00	\$478.00	\$384.00	\$400.00	\$378.00	\$402.00	\$331.00
21	\$761.00	\$630.00	\$545.00	\$775.00	\$753.00	\$605.00	\$630.00	\$596.00	\$633.00	\$521.00
22	\$761.00	\$630.00	\$545.00	\$775.00	\$753.00	\$605.00	\$630.00	\$596.00	\$633.00	\$521.00
23	\$761.00	\$630.00	\$545.00	\$775.00	\$753.00	\$605.00	\$630.00	\$596.00	\$633.00	\$521.00
24	\$761.00	\$630.00	\$545.00	\$775.00	\$753.00	\$605.00	\$630.00	\$596.00	\$633.00	\$521.00
25	\$764.00	\$632.00	\$547.00	\$778.00	\$756.00	\$608.00	\$633.00	\$598.00	\$635.00	\$523.00
26	\$780.00	\$645.00	\$558.00	\$793.00	\$771.00	\$620.00	\$645.00	\$610.00	\$648.00	\$533.00
27	\$798.00	\$660.00	\$571.00	\$812.00	\$789.00	\$634.00	\$660.00	\$624.00	\$663.00	\$546.00
28	\$827.00	\$685.00	\$593.00	\$842.00	\$818.00	\$658.00	\$685.00	\$648.00	\$688.00	\$566.00
29	\$852.00	\$705.00	\$610.00	\$867.00	\$843.00	\$677.00	\$705.00	\$667.00	\$708.00	\$583.00
30	\$864.00	\$715.00	\$619.00	\$879.00	\$855.00	\$687.00	\$715.00	\$676.00	\$718.00	\$591.00
31	\$882.00	\$730.00	\$632.00	\$898.00	\$873.00	\$701.00	\$730.00	\$690.00	\$733.00	\$603.00
32	\$901.00	\$745.00	\$645.00	\$917.00	\$891.00	\$716.00	\$745.00	\$705.00	\$748.00	\$616.00
33	\$912.00	\$755.00	\$653.00	\$928.00	\$902.00	\$725.00	\$755.00	\$714.00	\$758.00	\$624.00
34	\$924.00	\$765.00	\$662.00	\$941.00	\$914.00	\$735.00	\$765.00	\$723.00	\$768.00	\$632.00
35	\$930.00	\$770.00	\$666.00	\$947.00	\$920.00	\$739.00	\$770.00	\$728.00	\$773.00	\$636.00
36	\$936.00	\$775.00	\$671.00	\$953.00	\$926.00	\$744.00	\$775.00	\$733.00	\$778.00	\$640.00
37	\$942.00	\$780.00	\$675.00	\$959.00	\$932.00	\$749.00	\$780.00	\$738.00	\$783.00	\$645.00
38	\$948.00	\$785.00	\$679.00	\$965.00	\$938.00	\$754.00	\$785.00	\$742.00	\$788.00	\$649.00
39	\$961.00	\$795.00	\$688.00	\$978.00	\$950.00	\$764.00	\$795.00	\$752.00	\$798.00	\$657.00
40	\$973.00	\$805.00	\$697.00	\$990.00	\$962.00	\$773.00	\$805.00	\$761.00	\$809.00	\$665.00
41	\$991.00	\$820.00	\$710.00	\$1,009.00	\$980.00	\$788.00	\$820.00	\$776.00	\$824.00	\$678.00
42	\$1,009.00	\$835.00	\$722.00	\$1,027.00	\$998.00	\$802.00	\$835.00	\$789.00	\$838.00	\$690.00
43	\$1,033.00	\$855.00	\$740.00	\$1,051.00	\$1,022.00	\$821.00	\$855.00	\$808.00	\$859.00	\$706.00
44	\$1,063.00	\$880.00	\$762.00	\$1,082.00	\$1,052.00	\$845.00	\$880.00	\$832.00	\$884.00	\$727.00
45	\$1,099.00	\$910.00	\$787.00	\$1,119.00	\$1,087.00	\$874.00	\$910.00	\$860.00	\$914.00	\$752.00
46	\$1,142.00	\$945.00	\$818.00	\$1,162.00	\$1,129.00	\$908.00	\$945.00	\$894.00	\$949.00	\$781.00
47	\$1,190.00	\$985.00	\$852.00	\$1,211.00	\$1,177.00	\$946.00	\$985.00	\$931.00	\$989.00	\$814.00
48	\$1,245.00	\$1,030.00	\$891.00	\$1,267.00	\$1,231.00	\$989.00	\$1,030.00	\$974.00	\$1,034.00	\$851.00
49	\$1,299.00	\$1,075.00	\$930.00	\$1,322.00	\$1,285.00	\$1,032.00	\$1,075.00	\$1,016.00	\$1,079.00	\$888.00
50	\$1,360.00	\$1,125.00	\$974.00	\$1,384.00	\$1,345.00	\$1,081.00	\$1,125.00	\$1,064.00	\$1,130.00	\$930.00
51	\$1,420.00	\$1,175.00	\$1,017.00	\$1,445.00	\$1,404.00	\$1,129.00	\$1,175.00	\$1,111.00	\$1,180.00	\$971.00
52	\$1,486.00	\$1,230.00	\$1,064.00	\$1,513.00	\$1,470.00	\$1,181.00	\$1,230.00	\$1,163.00	\$1,235.00	\$1,016.00
53	\$1,553.00	\$1,285.00	\$1,112.00	\$1,581.00	\$1,536.00	\$1,234.00	\$1,285.00	\$1,215.00	\$1,291.00	\$1,062.00
54	\$1,625.00	\$1,345.00	\$1,164.00	\$1,654.00	\$1,608.00	\$1,292.00	\$1,345.00	\$1,272.00	\$1,351.00	\$1,112.00
55	\$1,698.00	\$1,405.00	\$1,216.00	\$1,728.00	\$1,679.00	\$1,349.00	\$1,405.00	\$1,329.00	\$1,411.00	\$1,161.00
56	\$1,776.00	\$1,470.00	\$1,272.00	\$1,808.00	\$1,757.00	\$1,412.00	\$1,470.00	\$1,390.00	\$1,476.00	\$1,215.00
57	\$1,855.00	\$1,535.00	\$1,329.00	\$1,888.00	\$1,835.00	\$1,475.00	\$1,535.00	\$1,452.00	\$1,542.00	\$1,269.00
58	\$1,940.00	\$1,605.00	\$1,389.00	\$1,974.00	\$1,919.00	\$1,542.00	\$1,605.00	\$1,518.00	\$1,612.00	\$1,327.00
59	\$1,981.00	\$1,640.00	\$1,419.00	\$2,017.00	\$1,960.00	\$1,575.00	\$1,640.00	\$1,551.00	\$1,647.00	\$1,355.00
60	\$2,066.00	\$1,710.00	\$1,480.00	\$2,103.00	\$2,044.00	\$1,642.00	\$1,710.00	\$1,617.00	\$1,717.00	\$1,413.00
61	\$2,139.00	\$1,770.00	\$1,532.00	\$2,177.00	\$2,116.00	\$1,700.00	\$1,770.00	\$1,674.00	\$1,778.00	\$1,463.00
62	\$2,187.00	\$1,810.00	\$1,566.00	\$2,226.00	\$2,163.00	\$1,739.00	\$1,810.00	\$1,712.00	\$1,818.00	\$1,496.00
63	\$2,247.00	\$1,859.00	\$1,610.00	\$2,287.00	\$2,223.00	\$1,786.00	\$1,860.00	\$1,759.00	\$1,868.00	\$1,537.00
64+	\$2,284.00	\$1,890.00	\$1,636.00	\$2,325.00	\$2,259.00	\$1,815.00	\$1,890.00	\$1,787.00	\$1,898.00	\$1,562.00

Rate Tables

Rating Area 7

Plan Name	Moda Select Oregon Standard Gold	Moda Select Oregon Standard Silver	Moda Select Oregon Standard Bronze	Moda Select Oregon Gold 1000	Moda Select Oregon Gold 1500	Moda Select Oregon Silver 3500 Direct	Moda Select Oregon Silver 3550	Moda Select Oregon Silver 4400 Direct	Moda Select Oregon Silver 5000	Moda Select Oregon Bronze 9000
HIOS ID	39424OR1670001	39424OR1670002	39424OR1670003	39424OR1700001	39424OR1680008	39424OR1680001	39424OR1680002	39424OR1680003	39424OR1660001	39424OR1660002
0-14	\$453.00	\$375.00	\$324.00	\$461.00	\$448.00	\$360.00	\$375.00	\$354.00	\$376.00	\$310.00
15	\$453.00	\$375.00	\$324.00	\$461.00	\$448.00	\$360.00	\$375.00	\$354.00	\$376.00	\$310.00
16	\$453.00	\$375.00	\$324.00	\$461.00	\$448.00	\$360.00	\$375.00	\$354.00	\$376.00	\$310.00
17	\$453.00	\$375.00	\$324.00	\$461.00	\$448.00	\$360.00	\$375.00	\$354.00	\$376.00	\$310.00
18	\$453.00	\$375.00	\$324.00	\$461.00	\$448.00	\$360.00	\$375.00	\$354.00	\$376.00	\$310.00
19	\$453.00	\$375.00	\$324.00	\$461.00	\$448.00	\$360.00	\$375.00	\$354.00	\$376.00	\$310.00
20	\$453.00	\$375.00	\$324.00	\$461.00	\$448.00	\$360.00	\$375.00	\$354.00	\$376.00	\$310.00
21	\$713.00	\$590.00	\$511.00	\$726.00	\$705.00	\$567.00	\$590.00	\$558.00	\$592.00	\$487.00
22	\$713.00	\$590.00	\$511.00	\$726.00	\$705.00	\$567.00	\$590.00	\$558.00	\$592.00	\$487.00
23	\$713.00	\$590.00	\$511.00	\$726.00	\$705.00	\$567.00	\$590.00	\$558.00	\$592.00	\$487.00
24	\$713.00	\$590.00	\$511.00	\$726.00	\$705.00	\$567.00	\$590.00	\$558.00	\$592.00	\$487.00
25	\$716.00	\$592.00	\$513.00	\$728.00	\$708.00	\$569.00	\$592.00	\$560.00	\$595.00	\$489.00
26	\$730.00	\$604.00	\$523.00	\$743.00	\$722.00	\$580.00	\$604.00	\$571.00	\$607.00	\$499.00
27	\$747.00	\$618.00	\$535.00	\$760.00	\$739.00	\$594.00	\$618.00	\$585.00	\$621.00	\$511.00
28	\$775.00	\$641.00	\$555.00	\$789.00	\$766.00	\$616.00	\$641.00	\$606.00	\$644.00	\$530.00
29	\$798.00	\$660.00	\$571.00	\$812.00	\$789.00	\$634.00	\$660.00	\$624.00	\$663.00	\$545.00
30	\$809.00	\$669.00	\$579.00	\$824.00	\$800.00	\$643.00	\$670.00	\$633.00	\$672.00	\$553.00
31	\$826.00	\$684.00	\$592.00	\$841.00	\$817.00	\$657.00	\$684.00	\$647.00	\$687.00	\$565.00
32	\$843.00	\$698.00	\$604.00	\$858.00	\$834.00	\$670.00	\$698.00	\$660.00	\$701.00	\$577.00
33	\$854.00	\$707.00	\$612.00	\$869.00	\$845.00	\$679.00	\$707.00	\$668.00	\$710.00	\$584.00
34	\$865.00	\$716.00	\$620.00	\$881.00	\$856.00	\$688.00	\$716.00	\$677.00	\$719.00	\$592.00
35	\$871.00	\$721.00	\$624.00	\$887.00	\$862.00	\$692.00	\$721.00	\$682.00	\$724.00	\$596.00
36	\$877.00	\$725.00	\$628.00	\$892.00	\$867.00	\$697.00	\$726.00	\$686.00	\$729.00	\$600.00
37	\$882.00	\$730.00	\$632.00	\$898.00	\$873.00	\$701.00	\$730.00	\$691.00	\$733.00	\$604.00
38	\$888.00	\$735.00	\$636.00	\$904.00	\$879.00	\$706.00	\$735.00	\$695.00	\$738.00	\$607.00
39	\$900.00	\$744.00	\$644.00	\$916.00	\$890.00	\$715.00	\$745.00	\$704.00	\$748.00	\$615.00
40	\$911.00	\$754.00	\$652.00	\$927.00	\$901.00	\$724.00	\$754.00	\$713.00	\$757.00	\$623.00
41	\$928.00	\$768.00	\$665.00	\$945.00	\$918.00	\$738.00	\$768.00	\$726.00	\$771.00	\$635.00
42	\$944.00	\$782.00	\$676.00	\$961.00	\$934.00	\$751.00	\$782.00	\$739.00	\$785.00	\$646.00
43	\$967.00	\$800.00	\$693.00	\$985.00	\$957.00	\$769.00	\$801.00	\$757.00	\$804.00	\$662.00
44	\$996.00	\$824.00	\$713.00	\$1,014.00	\$985.00	\$792.00	\$824.00	\$779.00	\$828.00	\$681.00
45	\$1,029.00	\$852.00	\$737.00	\$1,048.00	\$1,018.00	\$818.00	\$852.00	\$806.00	\$855.00	\$704.00
46	\$1,069.00	\$885.00	\$766.00	\$1,088.00	\$1,058.00	\$850.00	\$885.00	\$837.00	\$889.00	\$731.00
47	\$1,114.00	\$922.00	\$798.00	\$1,134.00	\$1,102.00	\$886.00	\$922.00	\$872.00	\$926.00	\$762.00
48	\$1,165.00	\$964.00	\$835.00	\$1,186.00	\$1,153.00	\$926.00	\$965.00	\$912.00	\$969.00	\$797.00
49	\$1,216.00	\$1,006.00	\$871.00	\$1,238.00	\$1,203.00	\$967.00	\$1,006.00	\$952.00	\$1,011.00	\$832.00
50	\$1,273.00	\$1,053.00	\$912.00	\$1,296.00	\$1,259.00	\$1,012.00	\$1,054.00	\$996.00	\$1,058.00	\$871.00
51	\$1,329.00	\$1,100.00	\$952.00	\$1,353.00	\$1,315.00	\$1,057.00	\$1,100.00	\$1,040.00	\$1,105.00	\$909.00
52	\$1,391.00	\$1,151.00	\$997.00	\$1,416.00	\$1,376.00	\$1,106.00	\$1,152.00	\$1,089.00	\$1,156.00	\$952.00
53	\$1,454.00	\$1,203.00	\$1,041.00	\$1,480.00	\$1,438.00	\$1,156.00	\$1,204.00	\$1,138.00	\$1,209.00	\$994.00
54	\$1,522.00	\$1,259.00	\$1,090.00	\$1,549.00	\$1,505.00	\$1,210.00	\$1,260.00	\$1,191.00	\$1,265.00	\$1,041.00
55	\$1,590.00	\$1,315.00	\$1,138.00	\$1,618.00	\$1,572.00	\$1,264.00	\$1,316.00	\$1,244.00	\$1,321.00	\$1,087.00
56	\$1,663.00	\$1,376.00	\$1,191.00	\$1,693.00	\$1,645.00	\$1,322.00	\$1,376.00	\$1,301.00	\$1,382.00	\$1,137.00
57	\$1,737.00	\$1,437.00	\$1,244.00	\$1,768.00	\$1,718.00	\$1,381.00	\$1,438.00	\$1,359.00	\$1,444.00	\$1,188.00
58	\$1,816.00	\$1,503.00	\$1,301.00	\$1,849.00	\$1,797.00	\$1,444.00	\$1,503.00	\$1,421.00	\$1,509.00	\$1,242.00
59	\$1,855.00	\$1,535.00	\$1,339.00	\$1,889.00	\$1,835.00	\$1,475.00	\$1,536.00	\$1,452.00	\$1,542.00	\$1,269.00
60	\$1,935.00	\$1,601.00	\$1,386.00	\$1,969.00	\$1,914.00	\$1,538.00	\$1,601.00	\$1,514.00	\$1,608.00	\$1,323.00
61	\$2,003.00	\$1,657.00	\$1,435.00	\$2,039.00	\$1,981.00	\$1,592.00	\$1,658.00	\$1,568.00	\$1,665.00	\$1,370.00
62	\$2,048.00	\$1,695.00	\$1,467.00	\$2,085.00	\$2,026.00	\$1,628.00	\$1,695.00	\$1,603.00	\$1,702.00	\$1,401.00
63	\$2,104.00	\$1,741.00	\$1,507.00	\$2,142.00	\$2,081.00	\$1,673.00	\$1,742.00	\$1,647.00	\$1,749.00	\$1,439.00
64+	\$2,138.00	\$1,769.00	\$1,532.00	\$2,177.00	\$2,115.00	\$1,700.00	\$1,770.00	\$1,673.00	\$1,777.00	\$1,462.00

Geographic Average Rate

Moda Health Plan, Inc.

HIOS ID	Plan Name	GAR - Area 1	GAR - Area 2	GAR - Area 3	GAR - Area 4	GAR - Area 5	GAR - Area 6	GAR - Area 7
39424OR1670001	Moda Select Oregon Standard Gold	\$1,194.50	\$1,189.00	\$1,320.50	\$1,333.50	\$1,299.50	\$1,383.50	\$1,295.50
39424OR1670002	Moda Select Oregon Standard Silver	\$988.50	\$984.00	\$1,093.00	\$1,103.00	\$1,075.50	\$1,145.00	\$1,072.00
39424OR1670003	Moda Select Oregon Standard Bronze	\$856.00	\$852.00	\$945.50	\$955.00	\$930.50	\$991.00	\$928.00
39424OR1700001	Moda Select Oregon Gold 1000	\$1,216.50	\$1,210.50	\$1,344.50	\$1,357.00	\$1,322.50	\$1,408.50	\$1,319.00
39424OR1680008	Moda Select Oregon Gold 1500	\$1,182.00	\$1,176.50	\$1,306.00	\$1,319.00	\$1,285.00	\$1,368.50	\$1,281.50
39424OR1680001	Moda Select Oregon Silver 3500 Direct	\$950.00	\$945.00	\$1,050.00	\$1,059.50	\$1,033.00	\$1,099.50	\$1,030.00
39424OR1680002	Moda Select Oregon Silver 3550	\$989.00	\$984.50	\$1,093.00	\$1,103.50	\$1,075.50	\$1,145.00	\$1,072.50
39424OR1680003	Moda Select Oregon Silver 4400 Direct	\$935.50	\$930.50	\$1,033.50	\$1,043.50	\$1,016.50	\$1,082.50	\$1,013.50
39424OR1660001	Moda Select Oregon Silver 5000	\$993.00	\$988.00	\$1,097.50	\$1,108.00	\$1,079.50	\$1,150.00	\$1,076.50
39424OR1660002	Moda Select Oregon Bronze 9000	\$817.50	\$813.00	\$903.50	\$912.00	\$888.50	\$946.50	\$886.00
39424OR1680009	Moda Pathways Oregon Gold 1500	\$1,078.50						
39424OR1660003	Moda Pathways Oregon Silver 5000	\$906.50						
39424OR1660004	Moda Pathways Oregon Bronze 9000	\$746.00						

SERFF Tracking #: ODSV-134971950 **State Tracking #:** ODSV-134971950 **Company Tracking #:** 2027-51-01-OR

State: Oregon **Filing Company:** Moda Health Plan, Inc.
TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005C Individual - Other
Product Name: Oregon Individual January 2027
Project Name/Number: Moda Health Individual 2027 Rates / 2027-51-01-OR

URRT

State Determination

Review Status:	Incomplete
-----------------------	------------

State: Oregon Filing Company: Moda Health Plan, Inc.
TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005C Individual - Other
Product Name: Oregon Individual January 2027
Project Name/Number: Moda Health Individual 2027 Rates / 2027-51-01-OR

URRT Items

Item Name	Attachment(s)
Actuarial Memorandum	<i>2027ORIndActuarialMemorandum.pdf.pdf</i>
Actuarial Memorandum - Redacted	<i>2027ORIndActuarialMemorandumRedacted.pdf.pdf</i>
Consumer Justification Narrative	<i>2027ORIndPartII.pdf</i>

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2027 Oregon Individual Rate Filing

General Information

Company Identifying Information

Company Legal Name: Moda Health Plan, Inc.
State: Oregon
HIOS Issuer ID: 39424
Market: Individual
Effective Date: January 1, 2027

Company Contact Information

Primary Contact

Name: Natalia Keehee Kim, ASA, MAAA
Telephone Number: 503-228-6554 ext. 1651
Email Address: natalia.kim@modahealth.com

Secondary Contact

Name: Alex Vanos, FSA, MAAA
Telephone Number: 503-952-5028
Email Address: alex.vanos@modahealth.com

Proposed Rate Increase

The average rate change is 25.0%. The proposed rate increase varies by product and plan and rates in the filing vary by plan, age, and geographic area. The average rate change was calculated by comparing the weighted average premium for current members on the existing plans and rates to the weighted average premium for members on the 2026 plans and rates. The proposed rates and analysis included in this filing are based on state and federal laws and policies in place at the time of submission. Any subsequent changes will impact the appropriateness and adequacy of the proposed rates.

The adjustments included in the proposed rate change include adjustments for the shift in metallic tiers, cost and utilization trends, changes in taxes and fees, the Oregon Reinsurance Program, as well as CSR loading to silver plans.

Differences in the rate change between products and plans are driven by an update to projected paid to allowed ratios for renewing plans and mapping members from discontinued plans to new plans. All plans impacted and member mapping is included in the Terminated Products section. Variations in rate increase by area are the result of implementing new area factors.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2027 Oregon Individual Rate Filing

Experience Period Premium and Claims

Experience Period

Market: Oregon Individual Medical and Prescription Drug plans
Incurred dates: January 1 through December 31, 2025
Paid through date: March 31, 2026

Premiums (net of MLR Rebate) in Experience Period

Earned premiums: \$270,965,657
Member Months: 378,978
MLR rebates refunded: \$0
Anticipated MLR rebates: No MLR rebates are anticipated

Current Premium (as of March 2026)

Current Enrollment: 35,210
Current Premium PMPM: \$743.59 PMPM
MLR rebates refunded: \$0
Anticipated MLR rebates: No MLR rebates are anticipated

Allowed and Incurred Claims Incurred During the Experience Period

Incurred paid claims (net of CSR): \$288,430,550
Completed incurred paid claims (net of CSR): \$294,940,656
Completed incurred allowed claims: \$360,069,407

- The experience period contains only single risk pool compliant plans.
- Paid and allowed claims come directly from issuer's claim records and are net of pharmacy rebates for the experience period.
- IBNR is estimated monthly by the actuarial department and is modeled at the reserve cell level. The starting point for the actuarial analysis is completion factors produced by a proprietary model using historical data including enrollment, paid claims, pending claims, and inventory. The actuaries then review the estimates for reasonableness and make adjustments using actuarial judgment.

Benefit Categories

Claims are categorized using claim level service code and provider information to the categories as specified in the 2027 Unified Rate Review Instructions.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2027 Oregon Individual Rate Filing

Projection Factors

Trend Factors (cost/utilization): Trend factors are shown in Exhibit 4.

The Year 1 and Year 2 trends included in this rate filing are both annual trends. Year 1 trend covers 12 months of trend from the 2025 experience period to 2026. Year 2 trend covers 12 months of trend from 2026 to the 2027 projection period.

Medical cost trends are based on historical trend and observed contracting changes. Medical utilization trends are based on historical trend. Total medical cost and utilization trends are based on benefit category trends and experience period benefit category weights.

Pharmacy cost and utilization trends are based on historical trend.

Morbidity Adjustment: A 1.040 adjustment was made to reflect the change in expected risk of the pool between the base period and the projection period. The change in population and enrollment driven by the expiration of the enhanced premium tax credits is the main driver of the morbidity adjustment. This has been observed with market enrollment decreasing in 2026 and a shift in emerging 2026 utilization trends.

Demographic Shift: No adjustment

Plan Design Changes: No adjustment.

Other Adjustments: No adjustment.

Credibility Manual Rate Development

No manual rates were used.

Credibility of Experience

Due to the size of the block in the experience period, no credibility adjustments were used for developing rates.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2027 Oregon Individual Rate Filing

Risk Adjustment and Reinsurance

Experience Period Risk Adjustment:

For the experience period, the overall Risk Adjustment PMPM was estimated using the results of the Wakely National Simulation for January through December and the HHS risk transfer formula.

Projected Risk Adjustment and Reinsurance PMPM:

Development of the projected 2027 risk adjustment amount is shown in the Risk Adjustment Exhibit. 2025 projections are based on Wakely National Simulation results. 2027 projections are based on historical results, emerging 2026 experience, and Wakely's estimated impact of 2027 model changes.

In the Risk Adjustment Exhibit, risk adjustment is shown on a paid basis. Since the index rate shown on Worksheet 1 of the URRT is on an allowed basis, the risk adjustment shown on Worksheet 1 of the URRT is also on an allowed basis. Risk adjustment was converted from a paid basis to an allowed basis by dividing by the projected paid to allowed ratio for the projection period.

In light of the reinsurance parameters set for the Oregon Reinsurance Program, the projected reinsurance impact is assumed to be -9.0% of allowed dollars based on the current 2025 estimated reinsurance and proposed 2027 reinsurance parameters.

Non-Benefit Expenses and Profit & Risk

Administrative Expense Load

Administrative expenses are allocated based on total enrollment, with individual and small group lines of business receiving higher weights than large group to account for the higher costs of administering the policy versus a large group policy. The projected expenses are \$51.55 PMPM. On average commissions are \$9.33 PMPM.

Profit (or Contribution to Surplus) & Risk Margin

Moda Health has built in a 4.0% margin and contribution to reserves, consistent with corporate practice for this line of business. In order to maintain solvency and adequate risk-based capital levels, we believe it is prudent for us to make a reasonable contribution to capital.

Taxes and Fees

Risk adjustment fees have not been included in this section.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2027 Oregon Individual Rate Filing

- The Premium Tax is set at 2.0% of premium.
- The Exchange User fee for Oregon is \$36.00 PMPM. The assessment for members enrolled through an exchange must be charged consistently for the inside and outside market plans. Moda Health has estimated that 80% of its enrollment will come through the FFM.

Single Risk Pool

In accordance with 45 CFR part 156, §156.80(d), the index rate that is effective January 1, 2027 for the Oregon individual market is based on the total allowed claims costs for providing essential health benefits within the single risk pool of that market. The index rate has been adjusted on a market-wide basis for the state based on the total expected payments and charges under the risk adjustment and exchange user fees. The premium rate for all of the Moda Health Oregon individual benefit plans use the applicable plan adjusted index rate, subject only to the plan-level adjustments permitted. Premium rates for a particular plan may vary from its index rate for a relevant market based only on the following actuarially justified plan-specific factors:

Plan-specific factors allowed and used in this filing

- The actuarial value and cost-sharing design of the plan.
- Administrative costs, excluding Exchange user fees.
- The plan's provider network, delivery system characteristics, and utilization management practices.
- The benefits provided under the plan that are in addition to the essential health benefits. These additional benefits must be pooled with similar benefits within the single risk pool and the claims experience from those benefits must be utilized to determine rate variations for plans that offer those benefits in addition to essential health benefits.

Index Rate

In accordance with 45 CFR part 156, §156.80(d)(1), the index rate that is effective January 1, 2027 for the Individual market is based on the total allowed claim costs for providing essential health benefits within the single risk pool of that market. The experience period index rate is equal to 99.80% of allowed claims for the experience period. The only non-EHB benefits included in the experience period are \$1 PMPM for abortion services and a small amount for adult vision exams.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2027 Oregon Individual Rate Filing

Market Adjusted Index Rate

In accordance with 45 CFR part 156, §156.80(d)(1), the market-wide adjusted index rate is based on the index rate with an adjustment for reinsurance, risk adjustment, and Exchange user fees.

Plan Adjusted Index Rates

In accordance with 45 CFR part 156, §156.80(d)(2), plan adjusted index rates are based on the market-wide adjusted index rate and allowable plan level modifiers. Development of the plan adjusted index rates is shown on Worksheet 2 of the URRT.

A description of the plan level modifiers that were used to develop the plan adjusted index rates is provided below.

- **Actuarial value and cost sharing:** Plan benefit relativities were developed using Milliman's Commercial Managed Care Rating Model (MCRM).
- **Provider network, delivery system and utilization management:** For 2027, two provider networks are included in this filing: Select and Pathways.
- **CSR Silver Loading:** As in 2026, there will be a load to Silver plans to account for the removal of CSR payments. For 2027, the Silver load is 2.0%.
- **Benefits in addition to the EHB's:** The only benefits in addition to EHB with material costs are \$1 PMPM for abortion services and a small amount for adult vision exams. These are projected to be a small portion of the actual claims for the plans where these are included.
- **Distribution and administrative costs:** Based on the projected membership distributions to be discussed in the **Membership Projections** section, non-benefit expenses were converted to a fixed percentage of expected paid claims, to be applied uniformly across all plans. The resulting plan adjusted index rates represent the average demographic of the Oregon Individual single risk pool.

Calibration

Calibration factors for age, geographic area, and tobacco use were used to convert plan adjusted index rates into calibrated plan adjusted index rates.

- **Age Curve Calibration:** The 2017 Federal age curve was used to calibrate the plan adjusted index rates. Development of the age curve calibration factor is shown in the Projected Age Distribution Exhibit. It is based on emerging 2026 experience and historical age distributions. It also considers market-wide age distributions.
- **Geographic Factor Calibration:** Rating area factors are shown on Worksheet 3 of the URRT. There is minimal change in rating area factors with only a slight adjustment to

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2027 Oregon Individual Rate Filing

normalize to 1.0. A comparison between years is shown on the Rates Introduction Exhibit. Updated rating area factors are based on updated provider contracting analysis and risk normalized claims experience. They reflect differences in the cost of delivery only and do not reflect differences in population morbidity.

- **Tobacco Factor Calibration:** A tobacco use load of 15% was implemented in 2024. Published studies and competitor filings were relied upon to estimate the tobacco use population. Initial observed experience is in line with these initial assumptions. For 2027, it is assumed that this 15% load will be applied to 3% of members. The estimated load on the single risk pool is 0.45%, and the tobacco calibration factor used in this filing is 0.9955.

Consumer Adjusted Premium Rate Development

The consumer adjusted premium rate is calculated by taking the product of the calibrated plan adjusted index rate, age factor, and rating area factor. An example of this consumer adjusted premium rate development is shown in the Rates Introduction Exhibit.

Projected Loss Ratio

The projected loss ratio using the Federally-prescribed methodology is 89.35%. This is shown in Exhibit 1.

AV Metal Values

The AV Metal Values found on Worksheet 2 of the URRT are based on the 2027 Final AV Calculator.

Benefits were directly inputted into the AV calculator for most benefits.

Effective copays and effective coinsurances were calculated for certain benefits that are not directly supported by the AV calculator. The adjustments outlined in the AV calculator's frequently asked questions (FAQ) section were followed. These adjustments were developed in accordance with ASOP 50 and CFR 45 156.135.

Benefits that required an adjustment are listed below.

- **Primary Care Visits:** An effective copay was calculated to account for a lower \$5 copay applying to the first three visits for non-HDHP plans.
- **Drugs:** Certain plans use a coinsurance benefit with the deductible waived which is not directly supported by the AV calculator. An effective copay was calculated to use during the deductible and coinsurance phases.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2027 Oregon Individual Rate Filing

Membership Projections

Membership projections are based on emerging 2026 Moda Health experience and enrollment growth projections for 2027.

The projected membership for the Silver plans offered on the inside market is further broken down by subsidy levels. This reflects migration to the BHP in 2026 and 2027. It is estimated that 2026 enrollment in the 87% and 94% cost share variant plans is 50% lower than it otherwise would have been without BHP. 2027 projected membership assumes that all BHP-eligible members have moved to BHP, finalizing the migration.

Cost Share Variation	Projected Membership
Base	69%
Zero/Limited	2%
73%	29%
87%	0%
94%	0%

Cost Share Reduction Estimate

An estimate of the cost-sharing reduction paid for the 2025 experience period is shown in the Cost Share Reduction Estimate Exhibit. This was estimated by comparing the paid/allowed ratio for the base plan with the cost-share variants for each plan. The estimated cost-sharing reduction paid for 2025 is \$7,756,374 which equates to an 8.4% load on Silver plans.

This is higher than the 2.0% Silver load used for 2027 because of the introduction of Oregon's Basic Health Plan (OHP Bridge). We are seeing less enrollment in the cost-share variant plans in 2026 and are projecting that trend to continue in 2027.

Plan Type

All plans for the 2027 plan year are listed in Worksheet 2, Section I of the Part I Unified Rate Review Template as "EPO". This is accurate for the medical portion of each plan.

Reliance

All data and assumptions, except those otherwise noted throughout this document, were prepared by a team of Moda Health employees which includes the certifying actuary.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2027 Oregon Individual Rate Filing

Actuarial Certification

I, Natalia Keehee Kim, am an employee of Moda Health Plan, Inc. and am a member in good standing of the American Academy of Actuaries.

I have reviewed this rate filing and certify that the projected index rate is:

- In compliance with all applicable Oregon State and Federal Statutes and Regulations (45 CFR part 156, §156.80(d)(1))
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient

I further certify that:

- The index rate and only allowable modifiers as described in 45 CFR part 156, §156.80(d)(1) and 45 CFR part 156, §156.80(d)(2) were used to generate plan level rates
- The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
- The Federal AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans.
- This filing is consistent with the internal business plans of Moda Health.

All rates, calculations and values were developed accordance with generally accepted actuarial principles and methodologies and in accordance with the Code of Professional Conduct and the following Actuarial Standards of Practice:

- ASOP No. 5, *Incurred Health and Disability Claims*
- ASOP No. 8, *Regulatory Filings for Health Plan Entities*
- ASOP No. 12, *Risk Classification*
- ASOP No. 23, *Data Quality*
- ASOP No. 25, *Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages*
- ASOP No. 26, *Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans*
- ASOP No. 41, *Actuarial Communications*
- ASOP No. 50, *Determining Minimum Value and Actuarial Value under the Affordable Care Act*

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2027 Oregon Individual Rate Filing

I meet the Academy qualification standards to render this opinion and am familiar with the specific requirements of Oregon State and Federal Statutes and Regulations regarding the rating and underwriting of individual health benefit plans.



6/3/2026

Signature

Date

Natalia Keehee Kim, ASA, MAAA
Associate Actuary
Moda Health Plan, Inc.
601 SW Second Ave.
Portland, OR 97204-3156
503-228-6554 ext. 1651

Exhibit 1: Development of Rate Changes

Moda Health Plan, Inc.

Experience Period (from January 1, 2025 to December 31, 2025)

Rating Period (from January 1, 2027 to December 31, 2027)

	Formula	Experience	Total	PMPM	% of Revenue
(A)		Experience Period Member Months	378,978		
(B)		Expected Member Months in the Rating Period	540,000		
(C)		Experience Period Premium	\$270,965,657	\$714.99	100.00%
(D)		Experience Period Completed Incurred Claims	\$258,685,910	\$682.59	95.47%
(E)		Experience Period Medical Loss Ratio	95.47%		
(F)		Experience Period Completed Allowed Claims	\$360,069,407	\$950.11	
(G)		Experience Period EHB Completed Allowed Claims	\$359,346,940	\$948.20	

		Claims development:	Total	PMPM
(G)		Experience Period EHB Completed Allowed Claims	\$359,346,940	\$948.20
(H)		Trend Factor	1.215	
(I)		Morbidity Adjustment	1.040	
(J)		Demographic Shift	1.000	
(K)		Plan Design Changes	1.000	
(L)		Other	1.000	
(M)	G*H*I*J*K*L	Projected Index Rate		\$1,198.12
(N)		Reinsurance		\$107.83
(O)		Risk Adjustment		\$2.62
(P)		Exchange User Fees		3.04%
(Q)	(M-N-O)/(1-P)	Market Adjusted Index Rate		\$1,121.80
(R)		AV and Cost Sharing Design of Plan	0.7371	
(S)		Provider Network Adjustment	1.0000	
(T)		Benefits in Addition to EHB	1.0020	
(U)	Q*R*S*T	Projected Incurred Claims	\$447,405,578	\$828.53

		Admin Development	Total	PMPM	% of Revenue
(V)		Administrative Expenses	\$27,839,539	\$51.55	5.44%
(W)		Commissions	\$5,038,200	\$9.33	0.99%
(X)		Taxes and Fees	\$10,479,838	\$19.41	2.05%
(Y)	V+W+X	Total Administrative Costs	\$43,357,577	\$80.29	8.48%

		Premium development	Total	PMPM
(C)		Experience Period Premium	\$270,965,657	\$714.99
(Z)		Adjustments for Approved Rate Changes	1.092	
(AA)	C*Z	Adjusted Earned Premium	\$295,894,497	\$780.77

		Proposed Base Rate Development:	Total	PMPM	% of Revenue
(U)		Projected Incurred Claims	\$447,405,578	\$828.53	87.52%
(Y)		Total Administrative Costs	\$43,357,577	\$80.29	8.48%
(AB)		Margin / Profit	\$20,448,465	\$37.87	4.00%
(AC)	(U+Y)/(1-AB)	Required Revenue	\$511,211,620	\$946.69	100.00%
(AD)		Requested Base Rate	\$511,211,620	\$946.69	100.00%
(AE)		Requested Rate Increase (From Exhibit 3)	25.0%		
(AF)	U/AC	Target Medical Loss Ratio	87.52%		
(AG)	U/(AC-X)	Federal MLR Calculation	89.35%		

Exhibit 4.1: Trend Information and Projection

Moda Health Plan, Inc.

Medical Only

		Utilization Trend			Cost Trend			Total Trend			Annualized Trends		
Category	Category Weights	Year 1	Year 2	Total	Year 1	Year 2	Total	Year 1	Year 2	Total	Utilization	Cost	Total
Inpatient	19.8%	2.5%	2.5%	5.1%	7.0%	7.0%	14.5%	9.7%	9.7%	20.3%	2.5%	7.0%	9.7%
Physician	40.2%	2.5%	2.5%	5.1%	7.0%	7.0%	14.5%	9.7%	9.7%	20.3%	2.5%	7.0%	9.7%
Other	40.0%	2.5%	2.5%	5.1%	7.0%	7.0%	14.5%	9.7%	9.7%	20.3%	2.5%	7.0%	9.7%
Medical Subtotal	100.0%	2.5%	2.5%	5.1%	7.0%	7.0%	14.5%	9.7%	9.7%	20.3%	2.5%	7.0%	9.7%

Medical, Pharmacy, and Capitation

		Utilization Trend			Cost Trend			Total Trend			Annualized Trends		
Category	Category Weights	Year 1	Year 2	Total	Year 1	Year 2	Total	Year 1	Year 2	Total	Utilization	Cost	Total
Medical	83.8%	2.5%	2.5%	5.1%	7.0%	7.0%	14.5%	9.7%	9.7%	20.3%	2.5%	7.0%	9.7%
Pharmacy	15.7%	3.5%	3.5%	7.1%	9.5%	9.5%	19.9%	13.3%	13.3%	28.4%	3.5%	9.5%	13.3%
Capitation	0.6%	0.0%	0.0%	0.0%	4.0%	4.0%	8.2%	4.0%	4.0%	8.2%	0.0%	4.0%	4.0%
Total	100.0%	2.6%	2.6%	5.4%	7.4%	7.4%	15.3%	10.2%	10.2%	21.5%	2.6%	7.4%	10.2%

Exhibit 4.2: Trend Information and Projection

Moda Health Plan, Inc.

Month	Completed Allowed PMPM	Normalized Completed Allowed PMPM	Rolling 12-Month	
			Normalized Completed Allowed PMPM	Normalized Trend
2022-01	\$757.22	\$427.69		
2022-02	\$768.57	\$434.77		
2022-03	\$867.02	\$489.91		
2022-04	\$840.28	\$474.48		
2022-05	\$785.97	\$443.87		
2022-06	\$840.65	\$474.62		
2022-07	\$799.88	\$451.21		
2022-08	\$886.39	\$500.31		
2022-09	\$812.81	\$458.58		
2022-10	\$875.10	\$492.86		
2022-11	\$931.60	\$523.39		
2022-12	\$847.23	\$475.28	\$469.89	
2023-01	\$846.02	\$471.13	\$473.72	
2023-02	\$779.15	\$434.97	\$474.09	
2023-03	\$871.28	\$486.56	\$473.69	
2023-04	\$860.38	\$479.69	\$474.10	
2023-05	\$890.29	\$496.46	\$478.58	
2023-06	\$889.74	\$496.66	\$480.38	
2023-07	\$846.74	\$472.65	\$482.34	
2023-08	\$932.11	\$519.90	\$483.77	
2023-09	\$889.95	\$495.48	\$486.92	
2023-10	\$1,057.14	\$588.53	\$494.59	
2023-11	\$883.78	\$491.62	\$491.88	
2023-12	\$903.18	\$502.62	\$494.14	5.2%
2024-01	\$834.45	\$468.45	\$493.86	4.3%
2024-02	\$823.43	\$464.64	\$496.31	4.7%
2024-03	\$855.60	\$482.88	\$495.94	4.7%
2024-04	\$859.59	\$485.85	\$496.40	4.7%
2024-05	\$894.15	\$506.81	\$497.32	3.9%
2024-06	\$819.34	\$464.94	\$494.51	2.9%
2024-07	\$882.01	\$501.25	\$496.84	3.0%
2024-08	\$900.56	\$511.82	\$496.32	2.6%
2024-09	\$834.23	\$473.68	\$494.47	1.6%
2024-10	\$961.75	\$545.51	\$491.49	-0.6%
2024-11	\$910.30	\$516.07	\$493.48	0.3%
2024-12	\$1,040.71	\$589.36	\$500.38	1.3%
2025-01	\$981.46	\$551.34	\$507.56	2.8%
2025-02	\$842.15	\$474.88	\$508.13	2.4%
2025-03	\$983.69	\$554.07	\$514.37	3.7%
2025-04	\$1,001.15	\$562.99	\$521.06	5.0%
2025-05	\$965.63	\$543.06	\$524.16	5.4%
2025-06	\$1,007.05	\$566.37	\$532.66	7.7%
2025-07	\$988.68	\$557.01	\$537.30	8.1%
2025-08	\$995.30	\$561.12	\$541.36	9.1%
2025-09	\$1,036.64	\$584.64	\$550.30	11.3%
2025-10	\$1,149.27	\$648.12	\$558.86	13.7%
2025-11	\$966.16	\$545.56	\$560.94	13.7%
2025-12	\$1,150.64	\$649.89	\$566.07	13.1%

Projected Age Distribution

Moda Health Plan, Inc.

Age Band	Federal Age Factor	Membership Distribution
0-14	0.635	8.4%
15	0.635	0.7%
16	0.635	0.8%
17	0.635	0.8%
18	0.635	0.8%
19	0.635	0.8%
20	0.635	0.9%
21	1.000	0.8%
22	1.000	0.8%
23	1.000	0.6%
24	1.000	0.7%
25	1.004	0.6%
26	1.024	1.2%
27	1.048	1.0%
28	1.087	1.1%
29	1.119	1.2%
30	1.135	1.2%
31	1.159	1.2%
32	1.183	1.3%
33	1.198	1.3%
34	1.214	1.5%
35	1.222	1.4%
36	1.230	1.5%
37	1.238	1.7%
38	1.246	1.7%
39	1.262	1.7%
40	1.278	1.9%
41	1.302	1.8%
42	1.325	1.9%
43	1.357	2.0%
44	1.397	2.1%
45	1.444	1.9%
46	1.500	2.0%
47	1.563	2.0%
48	1.635	1.9%
49	1.706	1.9%
50	1.786	2.0%
51	1.865	2.1%
52	1.952	2.0%
53	2.040	2.4%
54	2.135	2.4%
55	2.230	2.3%
56	2.333	2.6%
57	2.437	2.5%
58	2.548	2.8%
59	2.603	3.0%
60	2.714	3.4%
61	2.810	3.8%
62	2.873	4.8%
63	2.952	5.3%
64+	3.000	3.7%

Weighted Average

1.7622

Rate Tables and Factors: Introduction

Moda Health Plan, Inc.

Rate changes are not the same for all policies and vary between 11.4% and 35.6%. Changes will vary by plan due to updated plan relativities, by network due to updated network factors, by geographic area due to different area factors, and as a result of rounding differences in final rates. Plan specific benefit changes are detailed in Exhibit 2 and plan relativity updates are shown in Exhibit 6. A complete distribution of rate changes appears in Exhibit 3.

Rates are varied by geographic area. The Oregon age curve is used to calculate age specific rates. Final rates are rounded to the nearest dollar. When necessary, rates for the 64+ category are rounded down to meet the 3:1 age banding requirement.

Rates by plan, region, and age can be calculated as detailed below. The sample family used in these calculations have the Moda Health Beacon Gold 1000 plan. The family consists of a 40-year old subscriber with a 38-year old spouse and four children, ages 15, 12, 5, and 2. They live in Region 5.

Sample Rate Calculation			
Moda Select Oregon Gold 1000			
Rating Area 5			
(A) Plan Adjusted Index Rate		\$1,252.96	
(B) Calibrated Plan Adjusted Index Rate		\$707.85	
(C) Area Factor		1.0280	
(D) Base Rate (B*C)		\$727.67	
Relationship	Age	Age Factor	Premium (D*Age Factor)
Subscriber	40	1.278	\$930.00
Spouse	38	1.246	\$907.00
Dependent	15	0.635	\$462.00
Dependent	12	0.635	\$462.00
Dependent	5	0.635	\$462.00
Dependent	2	0.635	\$0.00
Monthly Family Premium			\$3,223.00

Rates are charged to no more than the three oldest covered children under 21 for family coverage.

Area factors have been updated as follows:

Rating Area	Enrollment Weight	2026 Factors	2026 Normalized Factors	2027 Factors	Change
1 - Portland	26.8%	0.8947	0.8977	0.9454	+5.3%
2 - Eugene	15.1%	0.9628	0.9660	0.9409	-2.6%
3 - Salem	7.0%	1.0163	1.0198	1.0449	+2.5%
4 - Bend	1.3%	1.0657	1.0693	1.0549	-1.3%
5 - Coast	12.7%	1.0658	1.0694	1.0280	-3.9%
6 - Eastern Oregon	9.9%	1.1095	1.1132	1.0947	-1.7%
7 - Medford	27.1%	1.0344	1.0379	1.0250	-1.2%
Calibration Factor	100.0%	0.9966	1.0000	1.0000	

Complete rate tables and geographic average rates appear on the following pages.

Risk Adjustment Transfer Calculation

Moda Health Plan, Inc.

	2025 as of Rate Filing Deadline		2027 Projected	
Estimated Statewide Average Premium PMPM	\$679.36		\$817.55	
% of premium that applies towards risk adjustment	86%		86%	
(A) Applicable premium	\$584.25		\$703.09	
<u>Adjustments without Risk Selection</u>	Plan	Statewide	Plan	Statewide
(B) Metallic Level Actuarial Value	0.6714	0.6728	0.6714	0.6728
(C) Allowable Rating Factor	1.7623	1.7211	1.7623	1.7211
(D) Induced Demand Factor	1.0249	1.0257	1.0249	1.0257
(E) Geographic Cost Factor	1.0551	0.9974	1.0551	0.9974
(F) Adjustment Factor without Risk Selection (B*C*D*E)	1.2780	1.1828	1.2780	1.1828
(G) Expected Plan Premium PMPM without Risk Selection [A / F (Statewide) * F (Plan)]		\$631.28		\$759.69
<u>Adjustments with Risk Selection</u>	Plan	Statewide	Plan	Statewide
(H) Risk Score	1.2937	1.2482	1.2386	1.1977
(I) Induced Demand Factor	1.0249	1.0257	1.0249	1.0257
(J) Geographic Cost Factor	1.0551	0.9974	1.0551	0.9974
(K) Adjustment with Risk Selection (H*I*J)	1.3994	1.2892	1.3399	1.2369
(L) Expected Plan Premium PMPM with Risk Selection [A / K (Statewide) * K (Plan)]		\$634.20		\$761.62
(M) Risk Adjustment Transfer (receivable = positive; payable = negative)		\$2.92		\$1.92

*adjustment factor applied to match Wakely PMPM

Cost Share Reduction Estimate

Experience Period (from January 1, 2025 to December 31, 2025)

Rating Period (from January 1, 2027 to December 31, 2027)

2025 Allowed

Plan Name	CSV0 - 100%	CSV1 - 73%	CSV2 - 87%	CSV3 - 94%	CSVL - 70%	NA - 70%	Total
Moda Health Affinity Silver 3000	\$0	\$1,776,169	\$270,451	\$90,100	\$2,524	\$4,274,461	\$6,413,705
Moda Health Affinity Silver 3400	\$988	\$3,976,984	\$1,403,274	\$1,507,911	\$226	\$11,989,923	\$18,879,306
Moda Health Affinity Silver 4500	\$54	\$3,775,553	\$1,543,370	\$2,846,786	\$2,434	\$9,369,061	\$17,537,258
Moda Health Affinity Silver 6000	\$69,658	\$30,540,290	\$11,610,011	\$4,415,795	\$28,964	\$20,859,961	\$67,524,679
Moda Health Oregon Standard Silver Affinity	\$106,783	\$3,575,183	\$4,651,484	\$3,982,922	\$325	\$8,910,664	\$21,227,361
Total							\$131,582,309

2025 CSR Expense

Plan Name	CSV0 - 100%	CSV1 - 73%	CSV2 - 87%	CSV3 - 94%	CSVL - 70%	NA - 70%	Total
Moda Health Affinity Silver 3000	\$0	\$53,285	\$45,977	\$21,624	\$0	\$0	\$120,886
Moda Health Affinity Silver 3400	\$296	\$119,310	\$238,557	\$361,899	\$0	\$0	\$720,061
Moda Health Affinity Silver 4500	\$16	\$113,267	\$262,373	\$683,229	\$0	\$0	\$1,058,884
Moda Health Affinity Silver 6000	\$20,897	\$916,209	\$1,973,702	\$1,059,791	\$0	\$0	\$3,970,599
Moda Health Oregon Standard Silver Affinity	\$32,035	\$107,255	\$790,752	\$955,901	\$0	\$0	\$1,885,944
Total							\$7,756,374

2025 Paid w/o CSR

Plan Name	CSV0 - 100%	CSV1 - 73%	CSV2 - 87%	CSV3 - 94%	CSVL - 70%	NA - 70%	Total
Moda Health Affinity Silver 3000	\$0	\$1,243,318	\$189,316	\$63,070	\$1,767	\$2,992,123	\$4,489,594
Moda Health Affinity Silver 3400	\$692	\$2,783,889	\$982,292	\$1,055,538	\$158	\$8,392,946	\$13,215,514
Moda Health Affinity Silver 4500	\$38	\$2,642,887	\$1,080,359	\$1,992,750	\$1,704	\$6,558,343	\$12,276,081
Moda Health Affinity Silver 6000	\$48,761	\$21,378,203	\$8,127,008	\$3,091,057	\$20,275	\$14,601,973	\$47,267,275
Moda Health Oregon Standard Silver Affinity	\$74,748	\$2,502,628	\$3,256,039	\$2,788,045	\$228	\$6,237,465	\$14,859,153
Total							\$92,107,616

2025 CSR	\$7,756,374	(A)
2025 Paid w/o CSR	\$92,107,616	(B)
2025 Paid w/ CSR	\$99,863,990	(C) = (A) + (B)
CSR Expense	8.4%	(D)
2025 Filing CSR Load	8.0%	

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2027 Oregon Individual Rate Filing

General Information

Company Identifying Information

Company Legal Name: Moda Health Plan, Inc.
State: Oregon
HIOS Issuer ID: 39424
Market: Individual
Effective Date: January 1, 2027

Company Contact Information

Primary Contact

Name: Natalia Keehee Kim, ASA, MAAA
Telephone Number: 503-228-6554 ext. 1651
Email Address: natalia.kim@modahealth.com

Secondary Contact

Name: Alex Vanos, FSA, MAAA
Telephone Number: 503-952-5028
Email Address: alex.vanos@modahealth.com

Proposed Rate Increase

The average rate change is 25.0%. The proposed rate increase varies by product and plan and rates in the filing vary by plan, age, and geographic area. The average rate change was calculated by comparing the weighted average premium for current members on the existing plans and rates to the weighted average premium for members on the 2026 plans and rates. The proposed rates and analysis included in this filing are based on state and federal laws and policies in place at the time of submission. Any subsequent changes will impact the appropriateness and adequacy of the proposed rates.

The adjustments included in the proposed rate change include adjustments for the shift in metallic tiers, cost and utilization trends, changes in taxes and fees, the Oregon Reinsurance Program, as well as CSR loading to silver plans.

Differences in the rate change between products and plans are driven by an update to projected paid to allowed ratios for renewing plans and mapping members from discontinued plans to new plans. All plans impacted and member mapping is included in the Terminated Products section. Variations in rate increase by area are the result of implementing new area factors.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2027 Oregon Individual Rate Filing

Experience Period Premium and Claims

Experience Period

Market: Oregon Individual Medical and Prescription Drug plans
Incurred dates: January 1 through December 31, 2025
Paid through date: March 31, 2026

Premiums (net of MLR Rebate) in Experience Period

Earned premiums: \$270,965,657
Member Months: 378,978
MLR rebates refunded: \$0
Anticipated MLR rebates: No MLR rebates are anticipated

Current Premium (as of March 2026)

Current Enrollment: 35,210
Current Premium PMPM: \$743.59 PMPM
MLR rebates refunded: \$0
Anticipated MLR rebates: No MLR rebates are anticipated

Allowed and Incurred Claims Incurred During the Experience Period

Incurred paid claims (net of CSR): \$288,430,550
Completed incurred paid claims (net of CSR): \$294,940,656
Completed incurred allowed claims: \$360,069,407

- The experience period contains only single risk pool compliant plans.
- Paid and allowed claims come directly from issuer's claim records and are net of pharmacy rebates for the experience period.
- IBNR is estimated monthly by the actuarial department and is modeled at the reserve cell level. The starting point for the actuarial analysis is completion factors produced by a proprietary model using historical data including enrollment, paid claims, pending claims, and inventory. The actuaries then review the estimates for reasonableness and make adjustments using actuarial judgment.

Benefit Categories

Claims are categorized using claim level service code and provider information to the categories as specified in the 2027 Unified Rate Review Instructions.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2027 Oregon Individual Rate Filing

Projection Factors

Trend Factors (cost/utilization): Trend factors are shown in Exhibit 4.

The Year 1 and Year 2 trends included in this rate filing are both annual trends. Year 1 trend covers 12 months of trend from the 2025 experience period to 2026. Year 2 trend covers 12 months of trend from 2026 to the 2027 projection period.

Medical cost trends are based on historical trend and observed contracting changes. Medical utilization trends are based on historical trend. Total medical cost and utilization trends are based on benefit category trends and experience period benefit category weights.

Pharmacy cost and utilization trends are based on historical trend.

Morbidity Adjustment: A 1.040 adjustment was made to reflect the change in expected risk of the pool between the base period and the projection period. The change in population and enrollment driven by the expiration of the enhanced premium tax credits is the main driver of the morbidity adjustment. This has been observed with market enrollment decreasing in 2026 and a shift in emerging 2026 utilization trends.

Demographic Shift: No adjustment

Plan Design Changes: No adjustment.

Other Adjustments: No adjustment.

Credibility Manual Rate Development

No manual rates were used.

Credibility of Experience

Due to the size of the block in the experience period, no credibility adjustments were used for developing rates.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2027 Oregon Individual Rate Filing

Risk Adjustment and Reinsurance

Experience Period Risk Adjustment:

For the experience period, the overall Risk Adjustment PMPM was estimated using the results of the Wakely National Simulation for January through December and the HHS risk transfer formula.

Projected Risk Adjustment and Reinsurance PMPM:

Development of the projected 2027 risk adjustment amount is shown in the Risk Adjustment Exhibit. 2025 projections are based on Wakely National Simulation results. 2027 projections are based on historical results, emerging 2026 experience, and Wakely's estimated impact of 2027 model changes.

In the Risk Adjustment Exhibit, risk adjustment is shown on a paid basis. Since the index rate shown on Worksheet 1 of the URRT is on an allowed basis, the risk adjustment shown on Worksheet 1 of the URRT is also on an allowed basis. Risk adjustment was converted from a paid basis to an allowed basis by dividing by the projected paid to allowed ratio for the projection period.

In light of the reinsurance parameters set for the Oregon Reinsurance Program, the projected reinsurance impact is assumed to be -9.0% of allowed dollars based on the current 2025 estimated reinsurance and proposed 2027 reinsurance parameters.

Non-Benefit Expenses and Profit & Risk

Administrative Expense Load

Administrative expenses are allocated based on total enrollment, with individual and small group lines of business receiving higher weights than large group to account for the higher costs of administering the policy versus a large group policy. The projected expenses are \$51.55 PMPM. On average commissions are \$9.33 PMPM.

Profit (or Contribution to Surplus) & Risk Margin

Moda Health has built in a 4.0% margin and contribution to reserves, consistent with corporate practice for this line of business. In order to maintain solvency and adequate risk-based capital levels, we believe it is prudent for us to make a reasonable contribution to capital.

Taxes and Fees

Risk adjustment fees have not been included in this section.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2027 Oregon Individual Rate Filing

- The Premium Tax is set at 2.0% of premium.
- The Exchange User fee for Oregon is \$36.00 PMPM. The assessment for members enrolled through an exchange must be charged consistently for the inside and outside market plans. Moda Health has estimated that 80% of its enrollment will come through the FFM.

Single Risk Pool

In accordance with 45 CFR part 156, §156.80(d), the index rate that is effective January 1, 2027 for the Oregon individual market is based on the total allowed claims costs for providing essential health benefits within the single risk pool of that market. The index rate has been adjusted on a market-wide basis for the state based on the total expected payments and charges under the risk adjustment and exchange user fees. The premium rate for all of the Moda Health Oregon individual benefit plans use the applicable plan adjusted index rate, subject only to the plan-level adjustments permitted. Premium rates for a particular plan may vary from its index rate for a relevant market based only on the following actuarially justified plan-specific factors:

Plan-specific factors allowed and used in this filing

- The actuarial value and cost-sharing design of the plan.
- Administrative costs, excluding Exchange user fees.
- The plan's provider network, delivery system characteristics, and utilization management practices.
- The benefits provided under the plan that are in addition to the essential health benefits. These additional benefits must be pooled with similar benefits within the single risk pool and the claims experience from those benefits must be utilized to determine rate variations for plans that offer those benefits in addition to essential health benefits.

Index Rate

In accordance with 45 CFR part 156, §156.80(d)(1), the index rate that is effective January 1, 2027 for the Individual market is based on the total allowed claim costs for providing essential health benefits within the single risk pool of that market. The experience period index rate is equal to 99.80% of allowed claims for the experience period. The only non-EHB benefits included in the experience period are \$1 PMPM for abortion services and a small amount for adult vision exams.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2027 Oregon Individual Rate Filing

Market Adjusted Index Rate

In accordance with 45 CFR part 156, §156.80(d)(1), the market-wide adjusted index rate is based on the index rate with an adjustment for reinsurance, risk adjustment, and Exchange user fees.

Plan Adjusted Index Rates

In accordance with 45 CFR part 156, §156.80(d)(2), plan adjusted index rates are based on the market-wide adjusted index rate and allowable plan level modifiers. Development of the plan adjusted index rates is shown on Worksheet 2 of the URRT.

A description of the plan level modifiers that were used to develop the plan adjusted index rates is provided below.

- **Actuarial value and cost sharing:** Plan benefit relativities were developed using Milliman's Commercial Managed Care Rating Model (MCRM).
- **Provider network, delivery system and utilization management:** For 2027, two provider networks are included in this filing: Select and Pathways.
- **CSR Silver Loading:** As in 2026, there will be a load to Silver plans to account for the removal of CSR payments. For 2027, the Silver load is 2.0%.
- **Benefits in addition to the EHB's:** The only benefits in addition to EHB with material costs are \$1 PMPM for abortion services and a small amount for adult vision exams. These are projected to be a small portion of the actual claims for the plans where these are included.
- **Distribution and administrative costs:** Based on the projected membership distributions to be discussed in the **Membership Projections** section, non-benefit expenses were converted to a fixed percentage of expected paid claims, to be applied uniformly across all plans. The resulting plan adjusted index rates represent the average demographic of the Oregon Individual single risk pool.

Calibration

Calibration factors for age, geographic area, and tobacco use were used to convert plan adjusted index rates into calibrated plan adjusted index rates.

- **Age Curve Calibration:** The 2017 Federal age curve was used to calibrate the plan adjusted index rates. Development of the age curve calibration factor is shown in the Projected Age Distribution Exhibit. It is based on emerging 2026 experience and historical age distributions. It also considers market-wide age distributions.
- **Geographic Factor Calibration:** Rating area factors are shown on Worksheet 3 of the URRT. There is minimal change in rating area factors with only a slight adjustment to

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2027 Oregon Individual Rate Filing

normalize to 1.0. A comparison between years is shown on the Rates Introduction Exhibit. Updated rating area factors are based on updated provider contracting analysis and risk normalized claims experience. They reflect differences in the cost of delivery only and do not reflect differences in population morbidity.

- **Tobacco Factor Calibration:** A tobacco use load of 15% was implemented in 2024. Published studies and competitor filings were relied upon to estimate the tobacco use population. Initial observed experience is in line with these initial assumptions. For 2027, it is assumed that this 15% load will be applied to 3% of members. The estimated load on the single risk pool is 0.45%, and the tobacco calibration factor used in this filing is 0.9955.

Consumer Adjusted Premium Rate Development

The consumer adjusted premium rate is calculated by taking the product of the calibrated plan adjusted index rate, age factor, and rating area factor. An example of this consumer adjusted premium rate development is shown in the Rates Introduction Exhibit.

Projected Loss Ratio

The projected loss ratio using the Federally-prescribed methodology is 89.35%. This is shown in Exhibit 1.

AV Metal Values

The AV Metal Values found on Worksheet 2 of the URRT are based on the 2027 Final AV Calculator.

Benefits were directly inputted into the AV calculator for most benefits.

Effective copays and effective coinsurances were calculated for certain benefits that are not directly supported by the AV calculator. The adjustments outlined in the AV calculator's frequently asked questions (FAQ) section were followed. These adjustments were developed in accordance with ASOP 50 and CFR 45 156.135.

Benefits that required an adjustment are listed below.

- **Primary Care Visits:** An effective copay was calculated to account for a lower \$5 copay applying to the first three visits for non-HDHP plans.
- **Drugs:** Certain plans use a coinsurance benefit with the deductible waived which is not directly supported by the AV calculator. An effective copay was calculated to use during the deductible and coinsurance phases.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2027 Oregon Individual Rate Filing

Membership Projections

Membership projections are based on emerging 2026 Moda Health experience and enrollment growth projections for 2027.

The projected membership for the Silver plans offered on the inside market is further broken down by subsidy levels. This reflects migration to the BHP in 2026 and 2027. It is estimated that 2026 enrollment in the 87% and 94% cost share variant plans is 50% lower than it otherwise would have been without BHP. 2027 projected membership assumes that all BHP-eligible members have moved to BHP, finalizing the migration.

Cost Share Variation	Projected Membership
Base	69%
Zero/Limited	2%
73%	29%
87%	0%
94%	0%

Cost Share Reduction Estimate

An estimate of the cost-sharing reduction paid for the 2025 experience period is shown in the Cost Share Reduction Estimate Exhibit. This was estimated by comparing the paid/allowed ratio for the base plan with the cost-share variants for each plan. The estimated cost-sharing reduction paid for 2025 is \$7,756,374 which equates to an 8.4% load on Silver plans.

This is higher than the 2.0% Silver load used for 2027 because of the introduction of Oregon's Basic Health Plan (OHP Bridge). We are seeing less enrollment in the cost-share variant plans in 2026 and are projecting that trend to continue in 2027.

Plan Type

All plans for the 2027 plan year are listed in Worksheet 2, Section I of the Part I Unified Rate Review Template as "EPO". This is accurate for the medical portion of each plan.

Reliance

All data and assumptions, except those otherwise noted throughout this document, were prepared by a team of Moda Health employees which includes the certifying actuary.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2027 Oregon Individual Rate Filing

Actuarial Certification

I, Natalia Keehee Kim, am an employee of Moda Health Plan, Inc. and am a member in good standing of the American Academy of Actuaries.

I have reviewed this rate filing and certify that the projected index rate is:

- In compliance with all applicable Oregon State and Federal Statutes and Regulations (45 CFR part 156, §156.80(d)(1))
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient

I further certify that:

- The index rate and only allowable modifiers as described in 45 CFR part 156, §156.80(d)(1) and 45 CFR part 156, §156.80(d)(2) were used to generate plan level rates
- The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
- The Federal AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans.
- This filing is consistent with the internal business plans of Moda Health.

All rates, calculations and values were developed accordance with generally accepted actuarial principles and methodologies and in accordance with the Code of Professional Conduct and the following Actuarial Standards of Practice:

- ASOP No. 5, *Incurred Health and Disability Claims*
- ASOP No. 8, *Regulatory Filings for Health Plan Entities*
- ASOP No. 12, *Risk Classification*
- ASOP No. 23, *Data Quality*
- ASOP No. 25, *Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages*
- ASOP No. 26, *Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans*
- ASOP No. 41, *Actuarial Communications*
- ASOP No. 50, *Determining Minimum Value and Actuarial Value under the Affordable Care Act*

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2027 Oregon Individual Rate Filing

I meet the Academy qualification standards to render this opinion and am familiar with the specific requirements of Oregon State and Federal Statutes and Regulations regarding the rating and underwriting of individual health benefit plans.



6/3/2026

Signature

Date

Natalia Keehee Kim, ASA, MAAA
Associate Actuary
Moda Health Plan, Inc.
601 SW Second Ave.
Portland, OR 97204-3156
503-228-6554 ext. 1651

Exhibit 1: Development of Rate Changes

Moda Health Plan, Inc.

Experience Period (from January 1, 2025 to December 31, 2025)

Rating Period (from January 1, 2027 to December 31, 2027)

	Formula	Experience	Total	PMPM	% of Revenue
(A)		Experience Period Member Months	378,978		
(B)		Expected Member Months in the Rating Period	540,000		
(C)		Experience Period Premium	\$270,965,657	\$714.99	100.00%
(D)		Experience Period Completed Incurred Claims	\$258,685,910	\$682.59	95.47%
(E)		Experience Period Medical Loss Ratio	95.47%		
(F)		Experience Period Completed Allowed Claims	\$360,069,407	\$950.11	
(G)		Experience Period EHB Completed Allowed Claims	\$359,346,940	\$948.20	

		Claims development:	Total	PMPM
(G)		Experience Period EHB Completed Allowed Claims	\$359,346,940	\$948.20
(H)		Trend Factor	1.215	
(I)		Morbidity Adjustment	1.040	
(J)		Demographic Shift	1.000	
(K)		Plan Design Changes	1.000	
(L)		Other	1.000	
(M)	G*H*I*J*K*L	Projected Index Rate		\$1,198.12
(N)		Reinsurance		\$107.83
(O)		Risk Adjustment		\$2.62
(P)		Exchange User Fees		3.04%
(Q)	(M-N-O)/(1-P)	Market Adjusted Index Rate		\$1,121.80
(R)		AV and Cost Sharing Design of Plan	0.7371	
(S)		Provider Network Adjustment	1.0000	
(T)		Benefits in Addition to EHB	1.0020	
(U)	Q*R*S*T	Projected Incurred Claims	\$447,405,578	\$828.53

		Admin Development	Total	PMPM	% of Revenue
(V)		Administrative Expenses	\$27,839,539	\$51.55	5.44%
(W)		Commissions	\$5,038,200	\$9.33	0.99%
(X)		Taxes and Fees	\$10,479,838	\$19.41	2.05%
(Y)	V+W+X	Total Administrative Costs	\$43,357,577	\$80.29	8.48%

		Premium development	Total	PMPM
(C)		Experience Period Premium	\$270,965,657	\$714.99
(Z)		Adjustments for Approved Rate Changes	1.092	
(AA)	C*Z	Adjusted Earned Premium	\$295,894,497	\$780.77

		Proposed Base Rate Development:	Total	PMPM	% of Revenue
(U)		Projected Incurred Claims	\$447,405,578	\$828.53	87.52%
(Y)		Total Administrative Costs	\$43,357,577	\$80.29	8.48%
(AB)		Margin / Profit	\$20,448,465	\$37.87	4.00%
(AC)	(U+Y)/(1-AB)	Required Revenue	\$511,211,620	\$946.69	100.00%
(AD)		Requested Base Rate	\$511,211,620	\$946.69	100.00%
(AE)		Requested Rate Increase (From Exhibit 3)	25.0%		
(AF)	U/AC	Target Medical Loss Ratio	87.52%		
(AG)	U/(AC-X)	Federal MLR Calculation	89.35%		

Exhibit 4.1: Trend Information and Projection

Moda Health Plan, Inc.

Medical Only

Category	Category Weights	Utilization Trend			Cost Trend			Total Trend			Annualized Trends		
		Year 1	Year 2	Total	Year 1	Year 2	Total	Year 1	Year 2	Total	Utilization	Cost	Total
Inpatient	19.8%	2.5%	2.5%	5.1%	7.0%	7.0%	14.5%	9.7%	9.7%	20.3%	2.5%	7.0%	9.7%
Physician	40.2%	2.5%	2.5%	5.1%	7.0%	7.0%	14.5%	9.7%	9.7%	20.3%	2.5%	7.0%	9.7%
Other	40.0%	2.5%	2.5%	5.1%	7.0%	7.0%	14.5%	9.7%	9.7%	20.3%	2.5%	7.0%	9.7%
Medical Subtotal	100.0%	2.5%	2.5%	5.1%	7.0%	7.0%	14.5%	9.7%	9.7%	20.3%	2.5%	7.0%	9.7%

Medical, Pharmacy, and Capitation

Category	Category Weights	Utilization Trend			Cost Trend			Total Trend			Annualized Trends		
		Year 1	Year 2	Total	Year 1	Year 2	Total	Year 1	Year 2	Total	Utilization	Cost	Total
Medical	83.8%	2.5%	2.5%	5.1%	7.0%	7.0%	14.5%	9.7%	9.7%	20.3%	2.5%	7.0%	9.7%
Pharmacy	15.7%	3.5%	3.5%	7.1%	9.5%	9.5%	19.9%	13.3%	13.3%	28.4%	3.5%	9.5%	13.3%
Capitation	0.6%	0.0%	0.0%	0.0%	4.0%	4.0%	8.2%	4.0%	4.0%	8.2%	0.0%	4.0%	4.0%
Total	100.0%	2.6%	2.6%	5.4%	7.4%	7.4%	15.3%	10.2%	10.2%	21.5%	2.6%	7.4%	10.2%

Exhibit 4.2: Trend Information and Projection

Moda Health Plan, Inc.

Month	Completed	Normalized	Rolling 12-Month	Rolling 12-Month
	Allowed PMPM	Completed Allowed PMPM	Normalized Completed Allowed PMPM	Normalized Trend
2022-01	\$757.22	\$427.69		
2022-02	\$768.57	\$434.77		
2022-03	\$867.02	\$489.91		
2022-04	\$840.28	\$474.48		
2022-05	\$785.97	\$443.87		
2022-06	\$840.65	\$474.62		
2022-07	\$799.88	\$451.21		
2022-08	\$886.39	\$500.31		
2022-09	\$812.81	\$458.58		
2022-10	\$875.10	\$492.86		
2022-11	\$931.60	\$523.39		
2022-12	\$847.23	\$475.28	\$469.89	
2023-01	\$846.02	\$471.13	\$473.72	
2023-02	\$779.15	\$434.97	\$474.09	
2023-03	\$871.28	\$486.56	\$473.69	
2023-04	\$860.38	\$479.69	\$474.10	
2023-05	\$890.29	\$496.46	\$478.58	
2023-06	\$889.74	\$496.66	\$480.38	
2023-07	\$846.74	\$472.65	\$482.34	
2023-08	\$932.11	\$519.90	\$483.77	
2023-09	\$889.95	\$495.48	\$486.92	
2023-10	\$1,057.14	\$588.53	\$494.59	
2023-11	\$883.78	\$491.62	\$491.88	
2023-12	\$903.18	\$502.62	\$494.14	5.2%
2024-01	\$834.45	\$468.45	\$493.86	4.3%
2024-02	\$823.43	\$464.64	\$496.31	4.7%
2024-03	\$855.60	\$482.88	\$495.94	4.7%
2024-04	\$859.59	\$485.85	\$496.40	4.7%
2024-05	\$894.15	\$506.81	\$497.32	3.9%
2024-06	\$819.34	\$464.94	\$494.51	2.9%
2024-07	\$882.01	\$501.25	\$496.84	3.0%
2024-08	\$900.56	\$511.82	\$496.32	2.6%
2024-09	\$834.23	\$473.68	\$494.47	1.6%
2024-10	\$961.75	\$545.51	\$491.49	-0.6%
2024-11	\$910.30	\$516.07	\$493.48	0.3%
2024-12	\$1,040.71	\$589.36	\$500.38	1.3%
2025-01	\$981.46	\$551.34	\$507.56	2.8%
2025-02	\$842.15	\$474.88	\$508.13	2.4%
2025-03	\$983.69	\$554.07	\$514.37	3.7%
2025-04	\$1,001.15	\$562.99	\$521.06	5.0%
2025-05	\$965.63	\$543.06	\$524.16	5.4%
2025-06	\$1,007.05	\$566.37	\$532.66	7.7%
2025-07	\$988.68	\$557.01	\$537.30	8.1%
2025-08	\$995.30	\$561.12	\$541.36	9.1%
2025-09	\$1,036.64	\$584.64	\$550.30	11.3%
2025-10	\$1,149.27	\$648.12	\$558.86	13.7%
2025-11	\$966.16	\$545.56	\$560.94	13.7%
2025-12	\$1,150.64	\$649.89	\$566.07	13.1%

Projected Age Distribution

Moda Health Plan, Inc.

Age Band	Federal Age Factor	Membership Distribution
0-14	0.635	8.4%
15	0.635	0.7%
16	0.635	0.8%
17	0.635	0.8%
18	0.635	0.8%
19	0.635	0.8%
20	0.635	0.9%
21	1.000	0.8%
22	1.000	0.8%
23	1.000	0.6%
24	1.000	0.7%
25	1.004	0.6%
26	1.024	1.2%
27	1.048	1.0%
28	1.087	1.1%
29	1.119	1.2%
30	1.135	1.2%
31	1.159	1.2%
32	1.183	1.3%
33	1.198	1.3%
34	1.214	1.5%
35	1.222	1.4%
36	1.230	1.5%
37	1.238	1.7%
38	1.246	1.7%
39	1.262	1.7%
40	1.278	1.9%
41	1.302	1.8%
42	1.325	1.9%
43	1.357	2.0%
44	1.397	2.1%
45	1.444	1.9%
46	1.500	2.0%
47	1.563	2.0%
48	1.635	1.9%
49	1.706	1.9%
50	1.786	2.0%
51	1.865	2.1%
52	1.952	2.0%
53	2.040	2.4%
54	2.135	2.4%
55	2.230	2.3%
56	2.333	2.6%
57	2.437	2.5%
58	2.548	2.8%
59	2.603	3.0%
60	2.714	3.4%
61	2.810	3.8%
62	2.873	4.8%
63	2.952	5.3%
64+	3.000	3.7%

Weighted Average

1.7622

Rate Tables and Factors: Introduction

Moda Health Plan, Inc.

Rate changes are not the same for all policies and vary between 11.4% and 35.6%. Changes will vary by plan due to updated plan relativities, by network due to updated network factors, by geographic area due to different area factors, and as a result of rounding differences in final rates. Plan specific benefit changes are detailed in Exhibit 2 and plan relativity updates are shown in Exhibit 6. A complete distribution of rate changes appears in Exhibit 3.

Rates are varied by geographic area. The Oregon age curve is used to calculate age specific rates. Final rates are rounded to the nearest dollar. When necessary, rates for the 64+ category are rounded down to meet the 3:1 age banding requirement.

Rates by plan, region, and age can be calculated as detailed below. The sample family used in these calculations have the Moda Health Beacon Gold 1000 plan. The family consists of a 40-year old subscriber with a 38-year old spouse and four children, ages 15, 12, 5, and 2. They live in Region 5.

Sample Rate Calculation			
Moda Select Oregon Gold 1000			
Rating Area 5			
(A) Plan Adjusted Index Rate		\$1,252.96	
(B) Calibrated Plan Adjusted Index Rate		\$707.85	
(C) Area Factor		1.0280	
(D) Base Rate (B*C)		\$727.67	
Relationship	Age	Age Factor	Premium (D*Age Factor)
Subscriber	40	1.278	\$930.00
Spouse	38	1.246	\$907.00
Dependent	15	0.635	\$462.00
Dependent	12	0.635	\$462.00
Dependent	5	0.635	\$462.00
Dependent	2	0.635	\$0.00
Monthly Family Premium			\$3,223.00

Rates are charged to no more than the three oldest covered children under 21 for family coverage.

Area factors have been updated as follows:

Rating Area	Enrollment Weight	2026 Factors	2026 Normalized Factors	2027 Factors	Change
1 - Portland	26.8%	0.8947	0.8977	0.9454	+5.3%
2 - Eugene	15.1%	0.9628	0.9660	0.9409	-2.6%
3 - Salem	7.0%	1.0163	1.0198	1.0449	+2.5%
4 - Bend	1.3%	1.0657	1.0693	1.0549	-1.3%
5 - Coast	12.7%	1.0658	1.0694	1.0280	-3.9%
6 - Eastern Oregon	9.9%	1.1095	1.1132	1.0947	-1.7%
7 - Medford	27.1%	1.0344	1.0379	1.0250	-1.2%
Calibration Factor	100.0%	0.9966	1.0000	1.0000	

Complete rate tables and geographic average rates appear on the following pages.

Risk Adjustment Transfer Calculation

Moda Health Plan, Inc.

	2025 as of Rate Filing Deadline		2027 Projected	
Estimated Statewide Average Premium PMPM	\$679.36		\$817.55	
% of premium that applies towards risk adjustment	86%		86%	
(A) Applicable premium	\$584.25		\$703.09	
<u>Adjustments without Risk Selection</u>	Plan	Statewide	Plan	Statewide
(B) Metallic Level Actuarial Value	0.6714	0.6728	0.6714	0.6728
(C) Allowable Rating Factor	1.7623	1.7211	1.7623	1.7211
(D) Induced Demand Factor	1.0249	1.0257	1.0249	1.0257
(E) Geographic Cost Factor	1.0551	0.9974	1.0551	0.9974
(F) Adjustment Factor without Risk Selection (B*C*D*E)	1.2780	1.1828	1.2780	1.1828
(G) Expected Plan Premium PMPM without Risk Selection [A / F (Statewide) * F (Plan)]		\$631.28		\$759.69
<u>Adjustments with Risk Selection</u>	Plan	Statewide	Plan	Statewide
(H) Risk Score	1.2937	1.2482	1.2386	1.1977
(I) Induced Demand Factor	1.0249	1.0257	1.0249	1.0257
(J) Geographic Cost Factor	1.0551	0.9974	1.0551	0.9974
(K) Adjustment with Risk Selection (H*I*J)	1.3994	1.2892	1.3399	1.2369
(L) Expected Plan Premium PMPM with Risk Selection [A / K (Statewide) * K (Plan)]		\$634.20		\$761.62
(M) Risk Adjustment Transfer (receivable = positive; payable = negative)		\$2.92		\$1.92

*adjustment factor applied to match Wakely PMPM

Cost Share Reduction Estimate

Experience Period (from January 1, 2025 to December 31, 2025)

Rating Period (from January 1, 2027 to December 31, 2027)

2025 Allowed

Plan Name	CSV0 - 100%	CSV1 - 73%	CSV2 - 87%	CSV3 - 94%	CSVL - 70%	NA - 70%	Total
Moda Health Affinity Silver 3000	\$0	\$1,776,169	\$270,451	\$90,100	\$2,524	\$4,274,461	\$6,413,705
Moda Health Affinity Silver 3400	\$988	\$3,976,984	\$1,403,274	\$1,507,911	\$226	\$11,989,923	\$18,879,306
Moda Health Affinity Silver 4500	\$54	\$3,775,553	\$1,543,370	\$2,846,786	\$2,434	\$9,369,061	\$17,537,258
Moda Health Affinity Silver 6000	\$69,658	\$30,540,290	\$11,610,011	\$4,415,795	\$28,964	\$20,859,961	\$67,524,679
Moda Health Oregon Standard Silver Affinity	\$106,783	\$3,575,183	\$4,651,484	\$3,982,922	\$325	\$8,910,664	\$21,227,361
Total							\$131,582,309

2025 CSR Expense

Plan Name	CSV0 - 100%	CSV1 - 73%	CSV2 - 87%	CSV3 - 94%	CSVL - 70%	NA - 70%	Total
Moda Health Affinity Silver 3000	\$0	\$53,285	\$45,977	\$21,624	\$0	\$0	\$120,886
Moda Health Affinity Silver 3400	\$296	\$119,310	\$238,557	\$361,899	\$0	\$0	\$720,061
Moda Health Affinity Silver 4500	\$16	\$113,267	\$262,373	\$683,229	\$0	\$0	\$1,058,884
Moda Health Affinity Silver 6000	\$20,897	\$916,209	\$1,973,702	\$1,059,791	\$0	\$0	\$3,970,599
Moda Health Oregon Standard Silver Affinity	\$32,035	\$107,255	\$790,752	\$955,901	\$0	\$0	\$1,885,944
Total							\$7,756,374

2025 Paid w/o CSR

Plan Name	CSV0 - 100%	CSV1 - 73%	CSV2 - 87%	CSV3 - 94%	CSVL - 70%	NA - 70%	Total
Moda Health Affinity Silver 3000	\$0	\$1,243,318	\$189,316	\$63,070	\$1,767	\$2,992,123	\$4,489,594
Moda Health Affinity Silver 3400	\$692	\$2,783,889	\$982,292	\$1,055,538	\$158	\$8,392,946	\$13,215,514
Moda Health Affinity Silver 4500	\$38	\$2,642,887	\$1,080,359	\$1,992,750	\$1,704	\$6,558,343	\$12,276,081
Moda Health Affinity Silver 6000	\$48,761	\$21,378,203	\$8,127,008	\$3,091,057	\$20,275	\$14,601,973	\$47,267,275
Moda Health Oregon Standard Silver Affinity	\$74,748	\$2,502,628	\$3,256,039	\$2,788,045	\$228	\$6,237,465	\$14,859,153
Total							\$92,107,616

2025 CSR \$7,756,374 (A)
 2025 Paid w/o CSR \$92,107,616 (B)
 2025 Paid w/ CSR \$99,863,990 (C) = (A) + (B)

CSR Expense 8.4% (D)
 2025 Filing CSR Load 8.0%

Part II: Rate Increase Justification for 2027

Moda Health Plan, Inc.

Individual Health Benefit Plans

Rate Change

For January 1, 2027 through December 31, 2027 effective dates, the average rate change is 25.0%, the maximum is 35.6%, and the minimum is 11.4%. The number of individuals impacted by this rate change is 35,210.

Most Significant Factors

The most significant factor contributing to the increase is Moda Health Plan's Oregon Individual 2025 experience and rising medical cost trends. Total trend is projected to be 21.5%, annualized trend at 10.2%. The experience period used to develop the rates for this rate filing was January 1, 2025 through December 31, 2025. 24 months of trend were then used to project forward to the January 1, 2027 effective date. Other factors include age, geographic area, morbidity and risk adjustment changes.

Financial Experience

The table below shows the financial experience of this line of business for 2023-2025. The net contribution to entity PMPM target for this line of business is \$55. The table below shows significant deterioration in experience for 2025, putting net contribution well below target.

	2023	2024	2025
Member Months (MM)	323,237	346,663	378,978
Net Premium	\$223,250,730	\$237,228,765	\$266,458,223
Net Claims	\$197,308,454	\$211,044,190	\$260,168,819
Contribution to Overhead	\$25,942,276	\$26,184,575	\$6,289,404
Adjusted Loss Ratio	88.4%	89.0%	97.6%
Taxes and Fees	\$5,932,425	\$5,642,516	\$5,121,505
Commission	\$1,911,529	\$2,084,534	\$2,343,409
Net Contribution to Entity	\$18,098,322	\$18,457,525	-\$1,175,510
Net Contribution to Entity (PMPM)	\$55.99	\$53.24	-\$3.10

Changes in Medical Service Cost

The annualized expected change in medical and pharmacy service costs is 10.2%. The annual expected change due to cost inflation is 7.4%, and the annual expected change due to increased utilization is 2.6%.

Administrative Costs and Anticipated Margins

Administrative costs and anticipated margins are expected to be 12.48% of the total rate for 2027.

- Moda Health Plan's administrative expenses, including commissions, account for 6.43% of the total rate for 2025.
- Taxes and fees account for 2.05% of the total rate for 2027.
- Profit and risk margin account for 4.00% of the total rate for 2027.

SERFF Tracking #:

ODSV-134971950

State Tracking #:

ODSV-134971950

Company Tracking #:

2027-51-01-OR

State: Oregon **Filing Company:** Moda Health Plan, Inc.
TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005C Individual - Other
Product Name: Oregon Individual January 2027
Project Name/Number: Moda Health Individual 2027 Rates / 2027-51-01-OR

Supporting Document Schedules

Bypassed - Item:	4872 - Individual and Small Group Health Benefit Plan Rate Filings
Bypass Reason:	Confirmed
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	3894 Certification of Compliance
Comments:	
Attachment(s):	2027 Oregon Individual Certificate of Compliance.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Third party filers letter of authorization
Bypass Reason:	Not a third party filer.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	HBP - Filing Description
Comments:	
Attachment(s):	2027 Oregon Individual Filing Description.pdf
Item Status:	
Status Date:	

Bypassed - Item:	HBP - Draft notice to policyholder
Bypass Reason:	Not a DFR requirement.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	HBP - Rate Data
Comments:	
Attachment(s):	2027 Proposed Individual Standard Plan Rates.pdf 2027 Oregon Individual Rate Tables and Factors.pdf
Item Status:	

SERFF Tracking #:

ODSV-134971950

State Tracking #:

ODSV-134971950

Company Tracking #:

2027-51-01-OR

State: Oregon **Filing Company:** Moda Health Plan, Inc.
TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005C Individual - Other
Product Name: Oregon Individual January 2027
Project Name/Number: Moda Health Individual 2027 Rates / 2027-51-01-OR

Status Date:	
Satisfied - Item:	HBP - Actuarial Memorandum - SG and Individual
Comments:	
Attachment(s):	2027 Oregon Individual Summary of Filed Rating Assumptions.pdf 2027ORIndActuarialMemorandum.pdf.pdf
Item Status:	
Status Date:	
Satisfied - Item:	HBP -Exhibit 1: Development of Rate Change
Comments:	
Attachment(s):	Exhibit 1 - Development of Rate Changes.pdf
Item Status:	
Status Date:	
Satisfied - Item:	HBP - Exhibit 2: Covered Benefit or Plan Design Changes
Comments:	
Attachment(s):	Exhibit 2 - Summary of Benefit Changes.pdf
Item Status:	
Status Date:	
Satisfied - Item:	HBP- Exhibit 3:Average Annual Rate Change
Comments:	
Attachment(s):	Exhibit 3 - Summary of Rate Changes.pdf
Item Status:	
Status Date:	
Satisfied - Item:	HBP - Exhibit 4: Trend Information and Projection
Comments:	
Attachment(s):	Exhibit 4.1 - Trend Information and Projection.pdf Exhibit 4.2 - Historical Trend.pdf
Item Status:	
Status Date:	
Satisfied - Item:	HBP - Exhibit 5: Statement of Administrative Expenses and Premium
Comments:	
Attachment(s):	Exhibit 5 - Statement of Administrative Expenses.pdf
Item Status:	

SERFF Tracking #:

ODSV-134971950

State Tracking #:

ODSV-134971950

Company Tracking #:

2027-51-01-OR

State:

Oregon

Filing Company:

Moda Health Plan, Inc.

TOI/Sub-TOI:

H16I Individual Health - Major Medical/H16I.005C Individual - Other

Product Name:

Oregon Individual January 2027

Project Name/Number:

Moda Health Individual 2027 Rates / 2027-51-01-OR

Status Date:	
Satisfied - Item:	HBP - Exhibit 6: Plan Relativities
Comments:	
Attachment(s):	Exhibit 6 - Plan Relativities.pdf
Item Status:	
Status Date:	
Satisfied - Item:	HBP - Appendix I: Insurer's Financial Position:
Comments:	
Attachment(s):	2025 MHP Annual.pdf 2025 SHCE.pdf 2027 Insurer's Financial Position.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Standard Review Questions
Comments:	
Attachment(s):	2027 Oregon Individual Standard Review Questions.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Additional Exhibits
Comments:	
Attachment(s):	2027 Oregon Individual Projected Age Distribution.pdf Risk Adjustment Transfer Calculation.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Consumer Friendly Summary
Comments:	
Attachment(s):	Consumer Friendly Summary - MHP OR IND 2027.pdf
Item Status:	
Status Date:	

**Oregon Department of Consumer and Business Services
Division of Financial Regulation**

350 Winter St. NE, Rm. 410, Salem, Oregon 97301-3881
Mailing address: P.O. Box 14480, Salem, OR 97309-0405
503-378-4140 • Fax: 503-947-7862
<http://dfr.oregon.gov>



CERTIFICATE OF COMPLIANCE

I, the undersigned authorized filer, hereby certify that the filing submitted complies with the applicable State and Federal regulations, Bulletins, filing requirements and product standards set forth on the Division of Financial Regulation web site. I further certify the filing is not false or misleading in any material respect and that I am authorized to sign and submit this certificate on behalf of the Company identified below (hereinafter Company).

I, the undersigned authorized officer, a duly authorized officer of Company, certify that the undersigned authorized filer is authorized to certify on behalf of Company that this filing complies with the applicable State and Federal regulations, Bulletins, filing requirements, and product standards set forth on the Division of Financial Regulation web site and that the filing is not false or misleading in any material respect.

I understand that the Division of Financial Regulation will rely on this certificate and, should it be determined that this filing is materially false or misleading, appropriate corrective and disciplinary action including monetary penalties, as authorized by law, will be taken by the Division of Financial Regulation against the Company.

Moda Health Plan, Inc.

Name of Company

Natalia Kim

Digitally signed by Natalia Kim
Date: 2026.06.02 15:56:59 -07'00'

Signature of authorized filer

Natalia Kim

Print name of authorized filer

Associate Actuary

Title

503-228-6554 ext. 1651

Direct telephone number of authorized filer

800-852-5195

Toll free or collect phone number

Digitally signed by Kraig E Anderson
Date: 2026.06.02 16:54:43 -07'00'

Signature of authorized officer

Kraig Anderson

Print name of authorized officer

2027-50-01-OR

Company's form filing number or the primary form number for the filing

6/3/2026

Date

601 SW Second Ave

Address of Company or authorized filer

Portland, OR 97204-3156

City State ZIP

natalia.kim@modahealth.com

Email address of authorized filer

503-243-3949

Fax number of authorized filer

Senior VP, Chief Actuary

Officer Title

6/3/2026

Date

FILING DESCRIPTION

Company Name: Moda Health Plan, Inc.

Market: Individual

Effective Date: January 1, 2027

Introduction

This filing contains details on the analysis used to determine requested rates for Moda's Individual Medical plans effective January 1, 2027 through December 31, 2027, available both on and off the Exchange. Included in this filing are complete rate tables, all relevant rating factors, and a detailed discussion of the assumptions and methods used to determine the rates. All plans in this filing utilize a more focused, high value provider network. Moda and our network partners will utilize a coordinated and integrated approach to patient care that will better meet the needs of the individual marketplace.

Filing Information

The plans contained in this filing consist of:

- Gold Tier: Oregon Standard Plan and three additional EPO plans
- Silver Tier: Oregon Standard Plan, five additional EPO plans and all necessary cost-share reduction plans
- Bronze Tier: Oregon Standard Plan and two additional EPO plans

Affinity network has been renamed to Select network. All Affinity plan names have been updated to Select plan names to reflect this change. Select plans continue to be offered statewide. There are four new plans (one Gold EPO, one Silver EPO, one Bronze EPO) under a new Pathways network which is offered in Clackamas, Multnomah, Washington counties.

All plans will be available both on and off the health insurance marketplace except for certain silver plans which will only be available off-exchange.

Prior Filing Information

Rates for January 1, 2026 were filed with SERFF tracking number ODSV-134532431 and were approved on September 26, 2025.

Actual and expected results for 2025 are shown below. Amounts shown are net of risk adjustment and exchange user fees.

	2025 Expected	2025 Actual
Claims	88.6%	94.7%
Administrative Costs	9.4%	9.3%
Margin	2.0%	-4.0%

FILING DESCRIPTION

Company Name: Moda Health Plan, Inc.

Market: Individual

Effective Date: January 1, 2027

Rate Change Summary

The requested rate change will be effective for 12 months, from January 1, 2027 to December 31, 2027.

The weighted average rate change included in this filing is 25.0% with the minimum change equal to 11.4% and the maximum rate change equal to 35.6%. Rate changes do not account for any changes between age tiers.

Key changes in the filing include:

- Trend factors have been updated.
- Administrative expenses have been updated.
- Area and network factors have been updated.
- Plan relativities have been updated.

Filing Impact

As of March 31, 2026, there are 35,210 members impacted by the requested changes. Membership is projected to increase in 2027 due to the addition of three new plans under the new Pathways network. Membership is projected to increase further due to multiple carriers leaving the Oregon Individual market after the end of the 2026 plan year.

Portland Area Proposed Rates Examples
2027 Individual Non-Grandfathered Plans
Clackamas, Multnomah, Washington, Yamhill Counties

	Description	
Standard Bronze Plan	21-year-old, single, non-tobacco user	\$471.00
	40-year-old, single, non-tobacco user	\$602.00
	60-year-old, single, non-tobacco user	\$1,278.00
Standard Silver Plan	21-year-old, single, non-tobacco user	\$544.00
	40-year-old, single, non-tobacco user	\$695.00
	60-year-old, single, non-tobacco user	\$1,476.00
Standard Gold Plan	21-year-old, single, non-tobacco user	\$657.00
	40-year-old, single, non-tobacco user	\$840.00
	60-year-old, single, non-tobacco user	\$1,784.00

Eugene Area Proposed Rate Examples
2027 Individual Non-Grandfathered Plans
Benton, Lane, Linn Counties

	Description	
Standard Bronze Plan	21-year-old, single, non-tobacco user	\$469.00
	40-year-old, single, non-tobacco user	\$599.00
	60-year-old, single, non-tobacco user	\$1,272.00
Standard Silver Plan	21-year-old, single, non-tobacco user	\$541.00
	40-year-old, single, non-tobacco user	\$692.00
	60-year-old, single, non-tobacco user	\$1,469.00
Standard Gold Plan	21-year-old, single, non-tobacco user	\$654.00
	40-year-old, single, non-tobacco user	\$836.00
	60-year-old, single, non-tobacco user	\$1,776.00

Salem Area Proposed Rate Examples
2027 Individual Non-Grandfathered Plans
Marion, Polk Counties

	Description	
Standard Bronze Plan	21-year-old, single, non-tobacco user	\$520.00
	40-year-old, single, non-tobacco user	\$665.00
	60-year-old, single, non-tobacco user	\$1,413.00
Standard Silver Plan	21-year-old, single, non-tobacco user	\$601.00
	40-year-old, single, non-tobacco user	\$768.00
	60-year-old, single, non-tobacco user	\$1,632.00
Standard Gold Plan	21-year-old, single, non-tobacco user	\$727.00
	40-year-old, single, non-tobacco user	\$929.00
	60-year-old, single, non-tobacco user	\$1,972.00

Bend Area Proposed Rate Examples
2027 Individual Non-Grandfathered Plans
Deschutes, Klamath, Lake Counties

	Description	
Standard Bronze Plan	21-year-old, single, non-tobacco user	\$525.00
	40-year-old, single, non-tobacco user	\$671.00
	60-year-old, single, non-tobacco user	\$1,426.00
Standard Silver Plan	21-year-old, single, non-tobacco user	\$607.00
	40-year-old, single, non-tobacco user	\$776.00
	60-year-old, single, non-tobacco user	\$1,647.00
Standard Gold Plan	21-year-old, single, non-tobacco user	\$734.00
	40-year-old, single, non-tobacco user	\$937.00
	60-year-old, single, non-tobacco user	\$1,991.00

North Coast Proposed Rate Examples 2027 Individual Non-Grandfathered Plans

Clatsop, Columbia, Coos, Curry, Lincoln, Tillamook Counties

	Description	
Standard Bronze Plan	21-year-old, single, non-tobacco user	\$512.00
	40-year-old, single, non-tobacco user	\$654.00
	60-year-old, single, non-tobacco user	\$1,390.00
Standard Silver Plan	21-year-old, single, non-tobacco user	\$592.00
	40-year-old, single, non-tobacco user	\$756.00
	60-year-old, single, non-tobacco user	\$1,605.00
Standard Gold Plan	21-year-old, single, non-tobacco user	\$715.00
	40-year-old, single, non-tobacco user	\$914.00
	60-year-old, single, non-tobacco user	\$1,940.00

Pendleton-Hermiston Area Proposed Rate Examples 2027 Individual Non-Grandfathered Plans

*Baker, Crook, Gilliam, Grant, Harney, Hood River, Jefferson, Malheur,
Morrow, Sherman, Umatilla, Union, Wallowa, Wasco, Wheeler Counties*

	Description	
Standard Bronze Plan	21-year-old, single, non-tobacco user	\$545.00
	40-year-old, single, non-tobacco user	\$697.00
	60-year-old, single, non-tobacco user	\$1,480.00
Standard Silver Plan	21-year-old, single, non-tobacco user	\$630.00
	40-year-old, single, non-tobacco user	\$805.00
	60-year-old, single, non-tobacco user	\$1,710.00
Standard Gold Plan	21-year-old, single, non-tobacco user	\$761.00
	40-year-old, single, non-tobacco user	\$973.00
	60-year-old, single, non-tobacco user	\$2,066.00

Medford Area Proposed Rate Examples
2027 Individual Non-Grandfathered Plans
Douglas, Jackson, Josephine Counties

	Description	
Standard Bronze Plan	21-year-old, single, non-tobacco user	\$511.00
	40-year-old, single, non-tobacco user	\$652.00
	60-year-old, single, non-tobacco user	\$1,386.00
Standard Silver Plan	21-year-old, single, non-tobacco user	\$590.00
	40-year-old, single, non-tobacco user	\$754.00
	60-year-old, single, non-tobacco user	\$1,601.00
Standard Gold Plan	21-year-old, single, non-tobacco user	\$713.00
	40-year-old, single, non-tobacco user	\$911.00
	60-year-old, single, non-tobacco user	\$1,935.00

Rate Tables and Factors: Introduction

Moda Health Plan, Inc.

Rate changes are not the same for all policies and vary between 11.4% and 35.6%. Changes will vary by plan due to updated plan relativities, by network due to updated network factors, by geographic area due to different area factors, and as a result of rounding differences in final rates. Plan specific benefit changes are detailed in Exhibit 2 and plan relativity updates are shown in Exhibit 6. A complete distribution of rate changes appears in Exhibit 3.

Rates are varied by geographic area. The Oregon age curve is used to calculate age specific rates. Final rates are rounded to the nearest dollar. When necessary, rates for the 64+ category are rounded down to meet the 3:1 age banding requirement.

Rates by plan, region, and age can be calculated as detailed below. The sample family used in these calculations have the Moda Health Beacon Gold 1000 plan. The family consists of a 40-year old subscriber with a 38-year old spouse and four children, ages 15, 12, 5, and 2. They live in Region 5.

Sample Rate Calculation			
Moda Select Oregon Gold 1000			
Rating Area 5			
(A) Plan Adjusted Index Rate		\$1,252.96	
(B) Calibrated Plan Adjusted Index Rate		\$707.85	
(C) Area Factor		1.0280	
(D) Base Rate (B*C)		\$727.67	
Relationship	Age	Age Factor	Premium (D*Age Factor)
Subscriber	40	1.278	\$930.00
Spouse	38	1.246	\$907.00
Dependent	15	0.635	\$462.00
Dependent	12	0.635	\$462.00
Dependent	5	0.635	\$462.00
Dependent	2	0.635	\$0.00
Monthly Family Premium			\$3,223.00

Rates are charged to no more than the three oldest covered children under 21 for family coverage.

Area factors have been updated as follows:

Rating Area	Enrollment Weight	2026 Factors	2026 Normalized Factors	2027 Factors	Change
1 - Portland	26.8%	0.8947	0.8977	0.9454	+5.3%
2 - Eugene	15.1%	0.9628	0.9660	0.9409	-2.6%
3 - Salem	7.0%	1.0163	1.0198	1.0449	+2.5%
4 - Bend	1.3%	1.0657	1.0693	1.0549	-1.3%
5 - Coast	12.7%	1.0658	1.0694	1.0280	-3.9%
6 - Eastern Oregon	9.9%	1.1095	1.1132	1.0947	-1.7%
7 - Medford	27.1%	1.0344	1.0379	1.0250	-1.2%
Calibration Factor	100.0%	0.9966	1.0000	1.0000	

Complete rate tables and geographic average rates appear on the following pages.

Rate Tables

Rating Area 1

Plan Name	Moda Select Oregon Standard Gold	Moda Select Oregon Standard Silver	Moda Select Oregon Standard Bronze	Moda Select Oregon Gold 1000	Moda Select Oregon Gold 1500	Moda Select Oregon Silver 3500 Direct	Moda Select Oregon Silver 3550	Moda Select Oregon Silver 4400 Direct	Moda Select Oregon Silver 5000	Moda Select Oregon Bronze 9000	Moda Pathways Oregon Gold 1500	Moda Pathways Oregon Silver 5000	Moda Pathways Oregon Bronze 9000
HIOS ID	394240R1670001	394240R1670002	394240R1670003	394240R1700001	394240R1680008	394240R1680001	394240R1680002	394240R1680003	394240R1660001	394240R1660002	394240R1680009	394240R1660003	394240R1660004
0-14	\$417.00	\$345.00	\$299.00	\$425.00	\$413.00	\$332.00	\$346.00	\$327.00	\$347.00	\$286.00	\$377.00	\$317.00	\$261.00
15	\$417.00	\$345.00	\$299.00	\$425.00	\$413.00	\$332.00	\$346.00	\$327.00	\$347.00	\$286.00	\$377.00	\$317.00	\$261.00
16	\$417.00	\$345.00	\$299.00	\$425.00	\$413.00	\$332.00	\$346.00	\$327.00	\$347.00	\$286.00	\$377.00	\$317.00	\$261.00
17	\$417.00	\$345.00	\$299.00	\$425.00	\$413.00	\$332.00	\$346.00	\$327.00	\$347.00	\$286.00	\$377.00	\$317.00	\$261.00
18	\$417.00	\$345.00	\$299.00	\$425.00	\$413.00	\$332.00	\$346.00	\$327.00	\$347.00	\$286.00	\$377.00	\$317.00	\$261.00
19	\$417.00	\$345.00	\$299.00	\$425.00	\$413.00	\$332.00	\$346.00	\$327.00	\$347.00	\$286.00	\$377.00	\$317.00	\$261.00
20	\$417.00	\$345.00	\$299.00	\$425.00	\$413.00	\$332.00	\$346.00	\$327.00	\$347.00	\$286.00	\$377.00	\$317.00	\$261.00
21	\$657.00	\$544.00	\$471.00	\$669.00	\$650.00	\$523.00	\$544.00	\$515.00	\$546.00	\$450.00	\$593.00	\$499.00	\$410.00
22	\$657.00	\$544.00	\$471.00	\$669.00	\$650.00	\$523.00	\$544.00	\$515.00	\$546.00	\$450.00	\$593.00	\$499.00	\$410.00
23	\$657.00	\$544.00	\$471.00	\$669.00	\$650.00	\$523.00	\$544.00	\$515.00	\$546.00	\$450.00	\$593.00	\$499.00	\$410.00
24	\$657.00	\$544.00	\$471.00	\$669.00	\$650.00	\$523.00	\$544.00	\$515.00	\$546.00	\$450.00	\$593.00	\$499.00	\$410.00
25	\$660.00	\$546.00	\$473.00	\$672.00	\$653.00	\$525.00	\$546.00	\$517.00	\$549.00	\$451.00	\$596.00	\$501.00	\$412.00
26	\$673.00	\$557.00	\$482.00	\$685.00	\$666.00	\$535.00	\$557.00	\$527.00	\$560.00	\$460.00	\$608.00	\$511.00	\$420.00
27	\$689.00	\$570.00	\$493.00	\$701.00	\$682.00	\$548.00	\$570.00	\$539.00	\$573.00	\$471.00	\$622.00	\$523.00	\$430.00
28	\$715.00	\$591.00	\$512.00	\$727.00	\$707.00	\$568.00	\$591.00	\$559.00	\$594.00	\$489.00	\$645.00	\$542.00	\$446.00
29	\$736.00	\$609.00	\$527.00	\$749.00	\$728.00	\$585.00	\$609.00	\$576.00	\$611.00	\$503.00	\$664.00	\$558.00	\$459.00
30	\$746.00	\$617.00	\$534.00	\$760.00	\$738.00	\$593.00	\$618.00	\$584.00	\$620.00	\$510.00	\$674.00	\$566.00	\$466.00
31	\$762.00	\$631.00	\$546.00	\$776.00	\$754.00	\$606.00	\$631.00	\$596.00	\$633.00	\$521.00	\$688.00	\$578.00	\$476.00
32	\$778.00	\$644.00	\$557.00	\$792.00	\$769.00	\$618.00	\$644.00	\$609.00	\$646.00	\$532.00	\$702.00	\$590.00	\$485.00
33	\$788.00	\$652.00	\$564.00	\$802.00	\$779.00	\$626.00	\$652.00	\$616.00	\$655.00	\$539.00	\$711.00	\$597.00	\$492.00
34	\$798.00	\$660.00	\$572.00	\$812.00	\$789.00	\$634.00	\$661.00	\$625.00	\$663.00	\$546.00	\$720.00	\$605.00	\$498.00
35	\$803.00	\$665.00	\$575.00	\$818.00	\$795.00	\$639.00	\$665.00	\$629.00	\$668.00	\$549.00	\$725.00	\$609.00	\$501.00
36	\$809.00	\$669.00	\$579.00	\$823.00	\$800.00	\$643.00	\$669.00	\$633.00	\$672.00	\$553.00	\$730.00	\$613.00	\$505.00
37	\$814.00	\$673.00	\$583.00	\$828.00	\$805.00	\$647.00	\$674.00	\$637.00	\$676.00	\$557.00	\$735.00	\$617.00	\$508.00
38	\$819.00	\$678.00	\$587.00	\$834.00	\$810.00	\$651.00	\$678.00	\$641.00	\$681.00	\$560.00	\$739.00	\$621.00	\$511.00
39	\$830.00	\$687.00	\$594.00	\$845.00	\$821.00	\$660.00	\$687.00	\$649.00	\$690.00	\$567.00	\$749.00	\$629.00	\$518.00
40	\$840.00	\$695.00	\$602.00	\$855.00	\$831.00	\$668.00	\$695.00	\$658.00	\$698.00	\$575.00	\$758.00	\$637.00	\$524.00
41	\$856.00	\$708.00	\$613.00	\$871.00	\$847.00	\$680.00	\$708.00	\$670.00	\$711.00	\$585.00	\$773.00	\$649.00	\$534.00
42	\$871.00	\$721.00	\$624.00	\$887.00	\$862.00	\$692.00	\$721.00	\$682.00	\$724.00	\$596.00	\$786.00	\$661.00	\$544.00
43	\$892.00	\$738.00	\$639.00	\$908.00	\$882.00	\$709.00	\$738.00	\$698.00	\$741.00	\$610.00	\$805.00	\$677.00	\$557.00
44	\$918.00	\$760.00	\$658.00	\$935.00	\$908.00	\$730.00	\$760.00	\$719.00	\$763.00	\$628.00	\$829.00	\$697.00	\$573.00
45	\$949.00	\$786.00	\$680.00	\$966.00	\$939.00	\$755.00	\$786.00	\$743.00	\$789.00	\$649.00	\$857.00	\$720.00	\$592.00
46	\$986.00	\$816.00	\$706.00	\$1,004.00	\$975.00	\$784.00	\$816.00	\$772.00	\$820.00	\$674.00	\$890.00	\$748.00	\$615.00
47	\$1,028.00	\$850.00	\$736.00	\$1,046.00	\$1,016.00	\$817.00	\$851.00	\$804.00	\$854.00	\$703.00	\$928.00	\$779.00	\$641.00
48	\$1,075.00	\$889.00	\$770.00	\$1,094.00	\$1,063.00	\$854.00	\$890.00	\$841.00	\$893.00	\$735.00	\$970.00	\$815.00	\$671.00
49	\$1,122.00	\$928.00	\$803.00	\$1,142.00	\$1,109.00	\$892.00	\$928.00	\$878.00	\$932.00	\$767.00	\$1,012.00	\$851.00	\$700.00
50	\$1,174.00	\$972.00	\$841.00	\$1,195.00	\$1,161.00	\$933.00	\$972.00	\$919.00	\$976.00	\$803.00	\$1,060.00	\$891.00	\$733.00
51	\$1,226.00	\$1,015.00	\$878.00	\$1,248.00	\$1,213.00	\$975.00	\$1,015.00	\$960.00	\$1,019.00	\$839.00	\$1,107.00	\$930.00	\$765.00
52	\$1,283.00	\$1,062.00	\$919.00	\$1,306.00	\$1,269.00	\$1,020.00	\$1,062.00	\$1,004.00	\$1,067.00	\$878.00	\$1,158.00	\$973.00	\$801.00
53	\$1,341.00	\$1,110.00	\$961.00	\$1,365.00	\$1,327.00	\$1,066.00	\$1,110.00	\$1,050.00	\$1,115.00	\$917.00	\$1,211.00	\$1,017.00	\$837.00
54	\$1,404.00	\$1,161.00	\$1,005.00	\$1,429.00	\$1,388.00	\$1,116.00	\$1,162.00	\$1,098.00	\$1,167.00	\$960.00	\$1,267.00	\$1,065.00	\$876.00
55	\$1,466.00	\$1,213.00	\$1,050.00	\$1,492.00	\$1,450.00	\$1,165.00	\$1,213.00	\$1,147.00	\$1,218.00	\$1,003.00	\$1,323.00	\$1,112.00	\$915.00
56	\$1,534.00	\$1,269.00	\$1,099.00	\$1,561.00	\$1,517.00	\$1,219.00	\$1,270.00	\$1,200.00	\$1,275.00	\$1,049.00	\$1,384.00	\$1,163.00	\$957.00
57	\$1,602.00	\$1,326.00	\$1,148.00	\$1,631.00	\$1,585.00	\$1,274.00	\$1,326.00	\$1,254.00	\$1,332.00	\$1,096.00	\$1,446.00	\$1,215.00	\$1,000.00
58	\$1,675.00	\$1,386.00	\$1,200.00	\$1,705.00	\$1,657.00	\$1,332.00	\$1,386.00	\$1,311.00	\$1,392.00	\$1,146.00	\$1,512.00	\$1,270.00	\$1,045.00
59	\$1,711.00	\$1,416.00	\$1,226.00	\$1,742.00	\$1,693.00	\$1,360.00	\$1,416.00	\$1,339.00	\$1,422.00	\$1,170.00	\$1,545.00	\$1,298.00	\$1,068.00
60	\$1,784.00	\$1,476.00	\$1,278.00	\$1,816.00	\$1,765.00	\$1,418.00	\$1,477.00	\$1,396.00	\$1,483.00	\$1,220.00	\$1,611.00	\$1,353.00	\$1,114.00
61	\$1,847.00	\$1,529.00	\$1,323.00	\$1,880.00	\$1,827.00	\$1,469.00	\$1,529.00	\$1,446.00	\$1,535.00	\$1,263.00	\$1,667.00	\$1,401.00	\$1,153.00
62	\$1,889.00	\$1,563.00	\$1,353.00	\$1,923.00	\$1,868.00	\$1,501.00	\$1,563.00	\$1,478.00	\$1,570.00	\$1,292.00	\$1,705.00	\$1,433.00	\$1,179.00
63	\$1,941.00	\$1,606.00	\$1,390.00	\$1,975.00	\$1,920.00	\$1,543.00	\$1,606.00	\$1,519.00	\$1,613.00	\$1,327.00	\$1,752.00	\$1,472.00	\$1,211.00
64+	\$1,972.00	\$1,632.00	\$1,413.00	\$2,008.00	\$1,951.00	\$1,568.00	\$1,632.00	\$1,544.00	\$1,639.00	\$1,349.00	\$1,780.00	\$1,496.00	\$1,231.00

Rate Tables

Rating Area 2

Plan Name	Moda Select Oregon Standard Gold	Moda Select Oregon Standard Silver	Moda Select Oregon Standard Bronze	Moda Select Oregon Gold 1000	Moda Select Oregon Gold 1500	Moda Select Oregon Silver 3500 Direct	Moda Select Oregon Silver 3550	Moda Select Oregon Silver 4400 Direct	Moda Select Oregon Silver 5000	Moda Select Oregon Bronze 9000
HIOS ID	394240R1670001	394240R1670002	394240R1670003	394240R1700001	394240R1680008	394240R1680001	394240R1680002	394240R1680003	394240R1660001	394240R1660002
0-14	\$415.00	\$344.00	\$298.00	\$423.00	\$411.00	\$330.00	\$344.00	\$325.00	\$345.00	\$284.00
15	\$415.00	\$344.00	\$298.00	\$423.00	\$411.00	\$330.00	\$344.00	\$325.00	\$345.00	\$284.00
16	\$415.00	\$344.00	\$298.00	\$423.00	\$411.00	\$330.00	\$344.00	\$325.00	\$345.00	\$284.00
17	\$415.00	\$344.00	\$298.00	\$423.00	\$411.00	\$330.00	\$344.00	\$325.00	\$345.00	\$284.00
18	\$415.00	\$344.00	\$298.00	\$423.00	\$411.00	\$330.00	\$344.00	\$325.00	\$345.00	\$284.00
19	\$415.00	\$344.00	\$298.00	\$423.00	\$411.00	\$330.00	\$344.00	\$325.00	\$345.00	\$284.00
20	\$415.00	\$344.00	\$298.00	\$423.00	\$411.00	\$330.00	\$344.00	\$325.00	\$345.00	\$284.00
21	\$654.00	\$541.00	\$469.00	\$666.00	\$647.00	\$520.00	\$542.00	\$512.00	\$544.00	\$447.00
22	\$654.00	\$541.00	\$469.00	\$666.00	\$647.00	\$520.00	\$542.00	\$512.00	\$544.00	\$447.00
23	\$654.00	\$541.00	\$469.00	\$666.00	\$647.00	\$520.00	\$542.00	\$512.00	\$544.00	\$447.00
24	\$654.00	\$541.00	\$469.00	\$666.00	\$647.00	\$520.00	\$542.00	\$512.00	\$544.00	\$447.00
25	\$657.00	\$544.00	\$471.00	\$669.00	\$650.00	\$522.00	\$544.00	\$514.00	\$546.00	\$449.00
26	\$670.00	\$554.00	\$480.00	\$682.00	\$663.00	\$533.00	\$555.00	\$524.00	\$557.00	\$458.00
27	\$686.00	\$567.00	\$491.00	\$698.00	\$678.00	\$545.00	\$568.00	\$537.00	\$570.00	\$469.00
28	\$711.00	\$589.00	\$509.00	\$724.00	\$704.00	\$565.00	\$589.00	\$557.00	\$591.00	\$486.00
29	\$732.00	\$606.00	\$524.00	\$745.00	\$724.00	\$582.00	\$606.00	\$573.00	\$609.00	\$501.00
30	\$743.00	\$615.00	\$532.00	\$756.00	\$735.00	\$590.00	\$615.00	\$581.00	\$617.00	\$508.00
31	\$758.00	\$628.00	\$543.00	\$772.00	\$750.00	\$603.00	\$628.00	\$593.00	\$630.00	\$519.00
32	\$774.00	\$641.00	\$554.00	\$788.00	\$766.00	\$615.00	\$641.00	\$606.00	\$643.00	\$529.00
33	\$784.00	\$649.00	\$561.00	\$798.00	\$775.00	\$623.00	\$649.00	\$613.00	\$651.00	\$536.00
34	\$794.00	\$657.00	\$569.00	\$809.00	\$786.00	\$631.00	\$657.00	\$622.00	\$660.00	\$543.00
35	\$800.00	\$662.00	\$573.00	\$814.00	\$791.00	\$636.00	\$662.00	\$626.00	\$665.00	\$547.00
36	\$805.00	\$666.00	\$576.00	\$819.00	\$796.00	\$640.00	\$666.00	\$630.00	\$669.00	\$550.00
37	\$810.00	\$670.00	\$580.00	\$825.00	\$801.00	\$644.00	\$670.00	\$634.00	\$673.00	\$554.00
38	\$815.00	\$675.00	\$584.00	\$830.00	\$806.00	\$648.00	\$675.00	\$638.00	\$678.00	\$558.00
39	\$826.00	\$683.00	\$591.00	\$841.00	\$817.00	\$656.00	\$683.00	\$646.00	\$686.00	\$565.00
40	\$836.00	\$692.00	\$599.00	\$851.00	\$827.00	\$665.00	\$692.00	\$654.00	\$695.00	\$572.00
41	\$852.00	\$705.00	\$610.00	\$867.00	\$843.00	\$677.00	\$705.00	\$667.00	\$708.00	\$583.00
42	\$867.00	\$717.00	\$621.00	\$882.00	\$858.00	\$689.00	\$718.00	\$678.00	\$721.00	\$593.00
43	\$888.00	\$735.00	\$636.00	\$904.00	\$878.00	\$706.00	\$735.00	\$695.00	\$738.00	\$607.00
44	\$914.00	\$756.00	\$655.00	\$930.00	\$904.00	\$727.00	\$757.00	\$715.00	\$760.00	\$625.00
45	\$945.00	\$782.00	\$677.00	\$962.00	\$935.00	\$751.00	\$782.00	\$739.00	\$785.00	\$646.00
46	\$981.00	\$812.00	\$703.00	\$999.00	\$971.00	\$780.00	\$812.00	\$768.00	\$816.00	\$671.00
47	\$1,023.00	\$846.00	\$733.00	\$1,041.00	\$1,012.00	\$813.00	\$846.00	\$800.00	\$850.00	\$699.00
48	\$1,070.00	\$885.00	\$766.00	\$1,089.00	\$1,058.00	\$850.00	\$885.00	\$837.00	\$889.00	\$732.00
49	\$1,116.00	\$924.00	\$800.00	\$1,136.00	\$1,104.00	\$887.00	\$924.00	\$874.00	\$928.00	\$763.00
50	\$1,169.00	\$967.00	\$837.00	\$1,190.00	\$1,156.00	\$929.00	\$967.00	\$915.00	\$971.00	\$799.00
51	\$1,220.00	\$1,010.00	\$874.00	\$1,242.00	\$1,207.00	\$970.00	\$1,010.00	\$955.00	\$1,014.00	\$835.00
52	\$1,277.00	\$1,057.00	\$915.00	\$1,300.00	\$1,263.00	\$1,015.00	\$1,057.00	\$1,000.00	\$1,062.00	\$874.00
53	\$1,335.00	\$1,105.00	\$956.00	\$1,359.00	\$1,320.00	\$1,061.00	\$1,105.00	\$1,045.00	\$1,109.00	\$913.00
54	\$1,397.00	\$1,156.00	\$1,001.00	\$1,422.00	\$1,382.00	\$1,110.00	\$1,156.00	\$1,093.00	\$1,161.00	\$955.00
55	\$1,459.00	\$1,207.00	\$1,045.00	\$1,485.00	\$1,443.00	\$1,160.00	\$1,208.00	\$1,142.00	\$1,213.00	\$998.00
56	\$1,527.00	\$1,263.00	\$1,093.00	\$1,554.00	\$1,510.00	\$1,213.00	\$1,263.00	\$1,195.00	\$1,269.00	\$1,044.00
57	\$1,595.00	\$1,319.00	\$1,142.00	\$1,623.00	\$1,577.00	\$1,268.00	\$1,320.00	\$1,248.00	\$1,325.00	\$1,091.00
58	\$1,667.00	\$1,380.00	\$1,194.00	\$1,697.00	\$1,649.00	\$1,325.00	\$1,380.00	\$1,305.00	\$1,386.00	\$1,140.00
59	\$1,703.00	\$1,409.00	\$1,220.00	\$1,734.00	\$1,685.00	\$1,354.00	\$1,410.00	\$1,333.00	\$1,416.00	\$1,165.00
60	\$1,776.00	\$1,469.00	\$1,272.00	\$1,808.00	\$1,757.00	\$1,412.00	\$1,470.00	\$1,390.00	\$1,476.00	\$1,214.00
61	\$1,839.00	\$1,521.00	\$1,317.00	\$1,872.00	\$1,819.00	\$1,462.00	\$1,522.00	\$1,439.00	\$1,528.00	\$1,257.00
62	\$1,880.00	\$1,556.00	\$1,346.00	\$1,914.00	\$1,859.00	\$1,494.00	\$1,556.00	\$1,471.00	\$1,562.00	\$1,286.00
63	\$1,932.00	\$1,598.00	\$1,383.00	\$1,966.00	\$1,911.00	\$1,535.00	\$1,599.00	\$1,512.00	\$1,605.00	\$1,321.00
64+	\$1,963.00	\$1,624.00	\$1,406.00	\$1,998.00	\$1,942.00	\$1,560.00	\$1,625.00	\$1,536.00	\$1,631.00	\$1,342.00

Rate Tables

Rating Area 3

Plan Name	Moda Select Oregon Standard Gold	Moda Select Oregon Standard Silver	Moda Select Oregon Standard Bronze	Moda Select Oregon Gold 1000	Moda Select Oregon Gold 1500	Moda Select Oregon Silver 3500 Direct	Moda Select Oregon Silver 3550	Moda Select Oregon Silver 4400 Direct	Moda Select Oregon Silver 5000	Moda Select Oregon Bronze 9000
HIOS ID	394240R1670001	394240R1670002	394240R1670003	394240R1700001	394240R1680008	394240R1680001	394240R1680002	394240R1680003	394240R1660001	394240R1660002
0-14	\$461.00	\$382.00	\$330.00	\$470.00	\$456.00	\$367.00	\$382.00	\$361.00	\$383.00	\$316.00
15	\$461.00	\$382.00	\$330.00	\$470.00	\$456.00	\$367.00	\$382.00	\$361.00	\$383.00	\$316.00
16	\$461.00	\$382.00	\$330.00	\$470.00	\$456.00	\$367.00	\$382.00	\$361.00	\$383.00	\$316.00
17	\$461.00	\$382.00	\$330.00	\$470.00	\$456.00	\$367.00	\$382.00	\$361.00	\$383.00	\$316.00
18	\$461.00	\$382.00	\$330.00	\$470.00	\$456.00	\$367.00	\$382.00	\$361.00	\$383.00	\$316.00
19	\$461.00	\$382.00	\$330.00	\$470.00	\$456.00	\$367.00	\$382.00	\$361.00	\$383.00	\$316.00
20	\$461.00	\$382.00	\$330.00	\$470.00	\$456.00	\$367.00	\$382.00	\$361.00	\$383.00	\$316.00
21	\$727.00	\$601.00	\$520.00	\$740.00	\$719.00	\$578.00	\$601.00	\$569.00	\$604.00	\$497.00
22	\$727.00	\$601.00	\$520.00	\$740.00	\$719.00	\$578.00	\$601.00	\$569.00	\$604.00	\$497.00
23	\$727.00	\$601.00	\$520.00	\$740.00	\$719.00	\$578.00	\$601.00	\$569.00	\$604.00	\$497.00
24	\$727.00	\$601.00	\$520.00	\$740.00	\$719.00	\$578.00	\$601.00	\$569.00	\$604.00	\$497.00
25	\$730.00	\$604.00	\$523.00	\$743.00	\$722.00	\$580.00	\$604.00	\$571.00	\$606.00	\$499.00
26	\$744.00	\$616.00	\$533.00	\$757.00	\$736.00	\$591.00	\$616.00	\$582.00	\$618.00	\$509.00
27	\$762.00	\$630.00	\$545.00	\$775.00	\$753.00	\$605.00	\$630.00	\$596.00	\$633.00	\$521.00
28	\$790.00	\$654.00	\$566.00	\$804.00	\$781.00	\$628.00	\$654.00	\$618.00	\$656.00	\$540.00
29	\$813.00	\$673.00	\$582.00	\$828.00	\$804.00	\$646.00	\$673.00	\$636.00	\$676.00	\$556.00
30	\$825.00	\$682.00	\$591.00	\$839.00	\$816.00	\$656.00	\$682.00	\$645.00	\$685.00	\$564.00
31	\$842.00	\$697.00	\$603.00	\$857.00	\$833.00	\$669.00	\$697.00	\$659.00	\$700.00	\$576.00
32	\$860.00	\$711.00	\$616.00	\$875.00	\$850.00	\$683.00	\$711.00	\$673.00	\$714.00	\$588.00
33	\$871.00	\$720.00	\$623.00	\$886.00	\$861.00	\$692.00	\$721.00	\$681.00	\$724.00	\$595.00
34	\$882.00	\$730.00	\$632.00	\$898.00	\$873.00	\$701.00	\$730.00	\$690.00	\$733.00	\$603.00
35	\$888.00	\$735.00	\$636.00	\$904.00	\$878.00	\$706.00	\$735.00	\$695.00	\$738.00	\$607.00
36	\$894.00	\$740.00	\$640.00	\$910.00	\$884.00	\$710.00	\$740.00	\$699.00	\$743.00	\$611.00
37	\$900.00	\$744.00	\$644.00	\$916.00	\$890.00	\$715.00	\$745.00	\$704.00	\$748.00	\$615.00
38	\$905.00	\$749.00	\$648.00	\$922.00	\$896.00	\$720.00	\$749.00	\$709.00	\$752.00	\$619.00
39	\$917.00	\$759.00	\$657.00	\$933.00	\$907.00	\$729.00	\$759.00	\$718.00	\$762.00	\$627.00
40	\$929.00	\$768.00	\$665.00	\$945.00	\$919.00	\$738.00	\$769.00	\$727.00	\$772.00	\$635.00
41	\$946.00	\$783.00	\$678.00	\$963.00	\$936.00	\$752.00	\$783.00	\$740.00	\$786.00	\$647.00
42	\$963.00	\$797.00	\$690.00	\$980.00	\$952.00	\$765.00	\$797.00	\$753.00	\$800.00	\$658.00
43	\$986.00	\$816.00	\$706.00	\$1,004.00	\$975.00	\$784.00	\$816.00	\$772.00	\$820.00	\$674.00
44	\$1,015.00	\$840.00	\$727.00	\$1,033.00	\$1,004.00	\$807.00	\$840.00	\$794.00	\$844.00	\$694.00
45	\$1,049.00	\$868.00	\$752.00	\$1,068.00	\$1,038.00	\$834.00	\$868.00	\$821.00	\$872.00	\$718.00
46	\$1,090.00	\$902.00	\$781.00	\$1,109.00	\$1,078.00	\$866.00	\$902.00	\$853.00	\$906.00	\$745.00
47	\$1,136.00	\$940.00	\$813.00	\$1,156.00	\$1,123.00	\$903.00	\$940.00	\$889.00	\$944.00	\$777.00
48	\$1,188.00	\$983.00	\$851.00	\$1,209.00	\$1,175.00	\$944.00	\$983.00	\$930.00	\$987.00	\$813.00
49	\$1,240.00	\$1,026.00	\$888.00	\$1,262.00	\$1,226.00	\$985.00	\$1,026.00	\$970.00	\$1,030.00	\$848.00
50	\$1,298.00	\$1,074.00	\$930.00	\$1,321.00	\$1,284.00	\$1,032.00	\$1,074.00	\$1,016.00	\$1,079.00	\$888.00
51	\$1,355.00	\$1,121.00	\$971.00	\$1,379.00	\$1,340.00	\$1,077.00	\$1,122.00	\$1,061.00	\$1,126.00	\$927.00
52	\$1,418.00	\$1,174.00	\$1,016.00	\$1,444.00	\$1,403.00	\$1,128.00	\$1,174.00	\$1,110.00	\$1,179.00	\$970.00
53	\$1,482.00	\$1,227.00	\$1,062.00	\$1,509.00	\$1,466.00	\$1,178.00	\$1,227.00	\$1,160.00	\$1,232.00	\$1,014.00
54	\$1,551.00	\$1,284.00	\$1,111.00	\$1,579.00	\$1,535.00	\$1,233.00	\$1,284.00	\$1,214.00	\$1,289.00	\$1,061.00
55	\$1,620.00	\$1,341.00	\$1,161.00	\$1,649.00	\$1,603.00	\$1,288.00	\$1,341.00	\$1,268.00	\$1,347.00	\$1,108.00
56	\$1,695.00	\$1,403.00	\$1,214.00	\$1,726.00	\$1,677.00	\$1,348.00	\$1,403.00	\$1,327.00	\$1,409.00	\$1,159.00
57	\$1,771.00	\$1,465.00	\$1,268.00	\$1,803.00	\$1,752.00	\$1,408.00	\$1,466.00	\$1,386.00	\$1,472.00	\$1,211.00
58	\$1,851.00	\$1,532.00	\$1,326.00	\$1,885.00	\$1,831.00	\$1,472.00	\$1,532.00	\$1,449.00	\$1,539.00	\$1,266.00
59	\$1,891.00	\$1,565.00	\$1,355.00	\$1,925.00	\$1,871.00	\$1,504.00	\$1,566.00	\$1,480.00	\$1,572.00	\$1,294.00
60	\$1,972.00	\$1,632.00	\$1,413.00	\$2,007.00	\$1,951.00	\$1,568.00	\$1,632.00	\$1,543.00	\$1,639.00	\$1,349.00
61	\$2,042.00	\$1,690.00	\$1,462.00	\$2,078.00	\$2,020.00	\$1,623.00	\$1,690.00	\$1,598.00	\$1,697.00	\$1,396.00
62	\$2,088.00	\$1,727.00	\$1,495.00	\$2,125.00	\$2,065.00	\$1,659.00	\$1,728.00	\$1,634.00	\$1,735.00	\$1,428.00
63	\$2,145.00	\$1,775.00	\$1,536.00	\$2,183.00	\$2,122.00	\$1,705.00	\$1,775.00	\$1,679.00	\$1,783.00	\$1,467.00
64+	\$2,180.00	\$1,804.00	\$1,561.00	\$2,219.00	\$2,156.00	\$1,733.00	\$1,804.00	\$1,706.00	\$1,812.00	\$1,491.00

Rate Tables

Rating Area 4

Plan Name	Moda Select Oregon Standard Gold	Moda Select Oregon Standard Silver	Moda Select Oregon Standard Bronze	Moda Select Oregon Gold 1000	Moda Select Oregon Gold 1500	Moda Select Oregon Silver 3500 Direct	Moda Select Oregon Silver 3550	Moda Select Oregon Silver 4400 Direct	Moda Select Oregon Silver 5000	Moda Select Oregon Bronze 9000
HIOS ID	39424OR1670001	39424OR1670002	39424OR1670003	39424OR1700001	39424OR1680008	39424OR1680001	39424OR1680002	39424OR1680003	39424OR1660001	39424OR1660002
0-14	\$466.00	\$385.00	\$334.00	\$474.00	\$461.00	\$370.00	\$386.00	\$365.00	\$387.00	\$319.00
15	\$466.00	\$385.00	\$334.00	\$474.00	\$461.00	\$370.00	\$386.00	\$365.00	\$387.00	\$319.00
16	\$466.00	\$385.00	\$334.00	\$474.00	\$461.00	\$370.00	\$386.00	\$365.00	\$387.00	\$319.00
17	\$466.00	\$385.00	\$334.00	\$474.00	\$461.00	\$370.00	\$386.00	\$365.00	\$387.00	\$319.00
18	\$466.00	\$385.00	\$334.00	\$474.00	\$461.00	\$370.00	\$386.00	\$365.00	\$387.00	\$319.00
19	\$466.00	\$385.00	\$334.00	\$474.00	\$461.00	\$370.00	\$386.00	\$365.00	\$387.00	\$319.00
20	\$466.00	\$385.00	\$334.00	\$474.00	\$461.00	\$370.00	\$386.00	\$365.00	\$387.00	\$319.00
21	\$734.00	\$607.00	\$525.00	\$747.00	\$726.00	\$583.00	\$607.00	\$574.00	\$610.00	\$502.00
22	\$734.00	\$607.00	\$525.00	\$747.00	\$726.00	\$583.00	\$607.00	\$574.00	\$610.00	\$502.00
23	\$734.00	\$607.00	\$525.00	\$747.00	\$726.00	\$583.00	\$607.00	\$574.00	\$610.00	\$502.00
24	\$734.00	\$607.00	\$525.00	\$747.00	\$726.00	\$583.00	\$607.00	\$574.00	\$610.00	\$502.00
25	\$736.00	\$609.00	\$528.00	\$750.00	\$729.00	\$585.00	\$610.00	\$576.00	\$612.00	\$504.00
26	\$751.00	\$622.00	\$538.00	\$765.00	\$743.00	\$597.00	\$622.00	\$588.00	\$624.00	\$514.00
27	\$769.00	\$636.00	\$551.00	\$783.00	\$760.00	\$611.00	\$636.00	\$602.00	\$639.00	\$526.00
28	\$797.00	\$660.00	\$571.00	\$812.00	\$789.00	\$634.00	\$660.00	\$624.00	\$663.00	\$545.00
29	\$821.00	\$679.00	\$588.00	\$836.00	\$812.00	\$653.00	\$679.00	\$642.00	\$682.00	\$561.00
30	\$833.00	\$689.00	\$596.00	\$847.00	\$824.00	\$662.00	\$689.00	\$652.00	\$692.00	\$569.00
31	\$850.00	\$704.00	\$609.00	\$865.00	\$841.00	\$676.00	\$704.00	\$665.00	\$707.00	\$581.00
32	\$868.00	\$718.00	\$622.00	\$883.00	\$858.00	\$690.00	\$718.00	\$679.00	\$721.00	\$593.00
33	\$879.00	\$727.00	\$629.00	\$895.00	\$869.00	\$699.00	\$727.00	\$688.00	\$730.00	\$601.00
34	\$891.00	\$737.00	\$638.00	\$906.00	\$881.00	\$708.00	\$737.00	\$697.00	\$740.00	\$609.00
35	\$896.00	\$742.00	\$642.00	\$912.00	\$887.00	\$713.00	\$742.00	\$702.00	\$745.00	\$613.00
36	\$902.00	\$747.00	\$646.00	\$918.00	\$892.00	\$717.00	\$747.00	\$706.00	\$750.00	\$617.00
37	\$908.00	\$751.00	\$650.00	\$924.00	\$898.00	\$722.00	\$752.00	\$711.00	\$755.00	\$621.00
38	\$914.00	\$756.00	\$655.00	\$930.00	\$904.00	\$727.00	\$757.00	\$715.00	\$760.00	\$625.00
39	\$926.00	\$766.00	\$663.00	\$942.00	\$916.00	\$736.00	\$766.00	\$724.00	\$769.00	\$633.00
40	\$937.00	\$776.00	\$671.00	\$954.00	\$927.00	\$745.00	\$776.00	\$734.00	\$779.00	\$641.00
41	\$955.00	\$790.00	\$684.00	\$972.00	\$945.00	\$759.00	\$791.00	\$747.00	\$794.00	\$653.00
42	\$972.00	\$804.00	\$696.00	\$989.00	\$961.00	\$773.00	\$804.00	\$761.00	\$808.00	\$665.00
43	\$995.00	\$824.00	\$713.00	\$1,013.00	\$985.00	\$791.00	\$824.00	\$779.00	\$827.00	\$681.00
44	\$1,025.00	\$848.00	\$734.00	\$1,043.00	\$1,014.00	\$815.00	\$848.00	\$802.00	\$852.00	\$701.00
45	\$1,059.00	\$877.00	\$759.00	\$1,078.00	\$1,048.00	\$842.00	\$877.00	\$829.00	\$880.00	\$724.00
46	\$1,100.00	\$911.00	\$788.00	\$1,120.00	\$1,088.00	\$875.00	\$911.00	\$861.00	\$915.00	\$753.00
47	\$1,147.00	\$949.00	\$821.00	\$1,167.00	\$1,134.00	\$911.00	\$949.00	\$897.00	\$953.00	\$784.00
48	\$1,199.00	\$992.00	\$859.00	\$1,221.00	\$1,186.00	\$953.00	\$993.00	\$939.00	\$997.00	\$820.00
49	\$1,251.00	\$1,036.00	\$896.00	\$1,274.00	\$1,238.00	\$995.00	\$1,036.00	\$979.00	\$1,040.00	\$856.00
50	\$1,310.00	\$1,084.00	\$938.00	\$1,334.00	\$1,296.00	\$1,041.00	\$1,084.00	\$1,025.00	\$1,089.00	\$896.00
51	\$1,368.00	\$1,132.00	\$980.00	\$1,393.00	\$1,353.00	\$1,088.00	\$1,132.00	\$1,071.00	\$1,137.00	\$936.00
52	\$1,432.00	\$1,185.00	\$1,026.00	\$1,458.00	\$1,416.00	\$1,138.00	\$1,185.00	\$1,121.00	\$1,190.00	\$979.00
53	\$1,496.00	\$1,238.00	\$1,072.00	\$1,523.00	\$1,480.00	\$1,190.00	\$1,238.00	\$1,171.00	\$1,244.00	\$1,023.00
54	\$1,566.00	\$1,296.00	\$1,122.00	\$1,594.00	\$1,549.00	\$1,245.00	\$1,296.00	\$1,226.00	\$1,302.00	\$1,071.00
55	\$1,636.00	\$1,354.00	\$1,172.00	\$1,665.00	\$1,618.00	\$1,300.00	\$1,354.00	\$1,280.00	\$1,360.00	\$1,119.00
56	\$1,711.00	\$1,416.00	\$1,226.00	\$1,742.00	\$1,693.00	\$1,360.00	\$1,417.00	\$1,339.00	\$1,422.00	\$1,170.00
57	\$1,788.00	\$1,479.00	\$1,280.00	\$1,820.00	\$1,768.00	\$1,421.00	\$1,480.00	\$1,399.00	\$1,486.00	\$1,223.00
58	\$1,869.00	\$1,547.00	\$1,339.00	\$1,903.00	\$1,849.00	\$1,486.00	\$1,547.00	\$1,463.00	\$1,553.00	\$1,278.00
59	\$1,909.00	\$1,580.00	\$1,368.00	\$1,944.00	\$1,889.00	\$1,518.00	\$1,580.00	\$1,494.00	\$1,587.00	\$1,306.00
60	\$1,991.00	\$1,647.00	\$1,426.00	\$2,027.00	\$1,969.00	\$1,583.00	\$1,648.00	\$1,558.00	\$1,655.00	\$1,362.00
61	\$2,061.00	\$1,706.00	\$1,476.00	\$2,098.00	\$2,039.00	\$1,639.00	\$1,706.00	\$1,613.00	\$1,713.00	\$1,410.00
62	\$2,107.00	\$1,744.00	\$1,509.00	\$2,145.00	\$2,085.00	\$1,675.00	\$1,744.00	\$1,649.00	\$1,752.00	\$1,441.00
63	\$2,165.00	\$1,792.00	\$1,551.00	\$2,204.00	\$2,142.00	\$1,721.00	\$1,792.00	\$1,695.00	\$1,800.00	\$1,481.00
64+	\$2,201.00	\$1,821.00	\$1,576.00	\$2,240.00	\$2,177.00	\$1,749.00	\$1,821.00	\$1,722.00	\$1,829.00	\$1,505.00

Rate Tables

Rating Area 5

Plan Name	Moda Select Oregon Standard Gold	Moda Select Oregon Standard Silver	Moda Select Oregon Standard Bronze	Moda Select Oregon Gold 1000	Moda Select Oregon Gold 1500	Moda Select Oregon Silver 3500 Direct	Moda Select Oregon Silver 3550	Moda Select Oregon Silver 4400 Direct	Moda Select Oregon Silver 5000	Moda Select Oregon Bronze 9000
HIOS ID	394240R1670001	394240R1670002	394240R1670003	394240R1700001	394240R1680008	394240R1680001	394240R1680002	394240R1680003	394240R1660001	394240R1660002
0-14	\$454.00	\$376.00	\$325.00	\$462.00	\$449.00	\$361.00	\$376.00	\$355.00	\$377.00	\$310.00
15	\$454.00	\$376.00	\$325.00	\$462.00	\$449.00	\$361.00	\$376.00	\$355.00	\$377.00	\$310.00
16	\$454.00	\$376.00	\$325.00	\$462.00	\$449.00	\$361.00	\$376.00	\$355.00	\$377.00	\$310.00
17	\$454.00	\$376.00	\$325.00	\$462.00	\$449.00	\$361.00	\$376.00	\$355.00	\$377.00	\$310.00
18	\$454.00	\$376.00	\$325.00	\$462.00	\$449.00	\$361.00	\$376.00	\$355.00	\$377.00	\$310.00
19	\$454.00	\$376.00	\$325.00	\$462.00	\$449.00	\$361.00	\$376.00	\$355.00	\$377.00	\$310.00
20	\$454.00	\$376.00	\$325.00	\$462.00	\$449.00	\$361.00	\$376.00	\$355.00	\$377.00	\$310.00
21	\$715.00	\$592.00	\$512.00	\$728.00	\$707.00	\$568.00	\$592.00	\$559.00	\$594.00	\$489.00
22	\$715.00	\$592.00	\$512.00	\$728.00	\$707.00	\$568.00	\$592.00	\$559.00	\$594.00	\$489.00
23	\$715.00	\$592.00	\$512.00	\$728.00	\$707.00	\$568.00	\$592.00	\$559.00	\$594.00	\$489.00
24	\$715.00	\$592.00	\$512.00	\$728.00	\$707.00	\$568.00	\$592.00	\$559.00	\$594.00	\$489.00
25	\$718.00	\$594.00	\$514.00	\$731.00	\$710.00	\$571.00	\$594.00	\$562.00	\$597.00	\$491.00
26	\$732.00	\$606.00	\$524.00	\$745.00	\$724.00	\$582.00	\$606.00	\$573.00	\$608.00	\$501.00
27	\$749.00	\$620.00	\$537.00	\$763.00	\$741.00	\$596.00	\$620.00	\$586.00	\$623.00	\$512.00
28	\$777.00	\$643.00	\$557.00	\$791.00	\$769.00	\$618.00	\$643.00	\$608.00	\$646.00	\$531.00
29	\$800.00	\$662.00	\$573.00	\$814.00	\$791.00	\$636.00	\$662.00	\$626.00	\$665.00	\$547.00
30	\$811.00	\$671.00	\$581.00	\$826.00	\$803.00	\$645.00	\$672.00	\$635.00	\$674.00	\$555.00
31	\$829.00	\$686.00	\$593.00	\$843.00	\$820.00	\$659.00	\$686.00	\$648.00	\$689.00	\$567.00
32	\$846.00	\$700.00	\$606.00	\$861.00	\$837.00	\$672.00	\$700.00	\$662.00	\$703.00	\$578.00
33	\$856.00	\$709.00	\$613.00	\$872.00	\$847.00	\$681.00	\$709.00	\$670.00	\$712.00	\$586.00
34	\$868.00	\$718.00	\$622.00	\$883.00	\$858.00	\$690.00	\$718.00	\$679.00	\$721.00	\$594.00
35	\$874.00	\$723.00	\$626.00	\$889.00	\$864.00	\$694.00	\$723.00	\$684.00	\$726.00	\$597.00
36	\$879.00	\$728.00	\$630.00	\$895.00	\$870.00	\$699.00	\$728.00	\$688.00	\$731.00	\$601.00
37	\$885.00	\$732.00	\$634.00	\$901.00	\$875.00	\$704.00	\$733.00	\$693.00	\$736.00	\$605.00
38	\$891.00	\$737.00	\$638.00	\$907.00	\$881.00	\$708.00	\$737.00	\$697.00	\$740.00	\$609.00
39	\$902.00	\$747.00	\$646.00	\$918.00	\$892.00	\$717.00	\$747.00	\$706.00	\$750.00	\$617.00
40	\$914.00	\$756.00	\$654.00	\$930.00	\$904.00	\$726.00	\$756.00	\$715.00	\$759.00	\$625.00
41	\$931.00	\$770.00	\$667.00	\$947.00	\$921.00	\$740.00	\$770.00	\$728.00	\$774.00	\$637.00
42	\$947.00	\$784.00	\$678.00	\$964.00	\$937.00	\$753.00	\$784.00	\$741.00	\$787.00	\$648.00
43	\$970.00	\$803.00	\$695.00	\$987.00	\$960.00	\$771.00	\$803.00	\$759.00	\$806.00	\$663.00
44	\$999.00	\$826.00	\$715.00	\$1,017.00	\$988.00	\$794.00	\$827.00	\$782.00	\$830.00	\$683.00
45	\$1,032.00	\$854.00	\$739.00	\$1,051.00	\$1,021.00	\$821.00	\$854.00	\$808.00	\$858.00	\$706.00
46	\$1,072.00	\$887.00	\$768.00	\$1,091.00	\$1,061.00	\$852.00	\$888.00	\$839.00	\$891.00	\$733.00
47	\$1,117.00	\$925.00	\$800.00	\$1,137.00	\$1,105.00	\$888.00	\$925.00	\$874.00	\$929.00	\$764.00
48	\$1,169.00	\$967.00	\$837.00	\$1,190.00	\$1,156.00	\$929.00	\$967.00	\$915.00	\$971.00	\$799.00
49	\$1,220.00	\$1,009.00	\$874.00	\$1,241.00	\$1,206.00	\$969.00	\$1,009.00	\$954.00	\$1,014.00	\$834.00
50	\$1,277.00	\$1,056.00	\$914.00	\$1,300.00	\$1,263.00	\$1,015.00	\$1,057.00	\$999.00	\$1,061.00	\$873.00
51	\$1,333.00	\$1,103.00	\$955.00	\$1,357.00	\$1,319.00	\$1,060.00	\$1,104.00	\$1,043.00	\$1,108.00	\$912.00
52	\$1,395.00	\$1,155.00	\$999.00	\$1,420.00	\$1,380.00	\$1,109.00	\$1,155.00	\$1,092.00	\$1,160.00	\$954.00
53	\$1,458.00	\$1,207.00	\$1,045.00	\$1,484.00	\$1,443.00	\$1,159.00	\$1,207.00	\$1,141.00	\$1,212.00	\$997.00
54	\$1,526.00	\$1,263.00	\$1,093.00	\$1,554.00	\$1,510.00	\$1,213.00	\$1,263.00	\$1,194.00	\$1,269.00	\$1,044.00
55	\$1,594.00	\$1,319.00	\$1,142.00	\$1,623.00	\$1,577.00	\$1,267.00	\$1,319.00	\$1,248.00	\$1,325.00	\$1,090.00
56	\$1,668.00	\$1,380.00	\$1,195.00	\$1,698.00	\$1,650.00	\$1,326.00	\$1,380.00	\$1,305.00	\$1,386.00	\$1,141.00
57	\$1,742.00	\$1,442.00	\$1,248.00	\$1,773.00	\$1,723.00	\$1,385.00	\$1,442.00	\$1,363.00	\$1,448.00	\$1,191.00
58	\$1,821.00	\$1,507.00	\$1,305.00	\$1,854.00	\$1,802.00	\$1,448.00	\$1,508.00	\$1,425.00	\$1,514.00	\$1,246.00
59	\$1,861.00	\$1,540.00	\$1,333.00	\$1,894.00	\$1,841.00	\$1,479.00	\$1,540.00	\$1,456.00	\$1,547.00	\$1,273.00
60	\$1,940.00	\$1,605.00	\$1,390.00	\$1,975.00	\$1,919.00	\$1,542.00	\$1,606.00	\$1,518.00	\$1,613.00	\$1,327.00
61	\$2,009.00	\$1,662.00	\$1,439.00	\$2,045.00	\$1,987.00	\$1,597.00	\$1,663.00	\$1,572.00	\$1,670.00	\$1,374.00
62	\$2,054.00	\$1,699.00	\$1,471.00	\$2,091.00	\$2,032.00	\$1,633.00	\$1,700.00	\$1,607.00	\$1,707.00	\$1,405.00
63	\$2,110.00	\$1,746.00	\$1,511.00	\$2,148.00	\$2,087.00	\$1,678.00	\$1,747.00	\$1,652.00	\$1,754.00	\$1,443.00
64+	\$2,145.00	\$1,775.00	\$1,536.00	\$2,183.00	\$2,121.00	\$1,705.00	\$1,775.00	\$1,678.00	\$1,782.00	\$1,467.00

Rate Tables

Rating Area 6

Plan Name	Moda Select Oregon Standard Gold	Moda Select Oregon Standard Silver	Moda Select Oregon Standard Bronze	Moda Select Oregon Gold 1000	Moda Select Oregon Gold 1500	Moda Select Oregon Silver 3500 Direct	Moda Select Oregon Silver 3550	Moda Select Oregon Silver 4400 Direct	Moda Select Oregon Silver 5000	Moda Select Oregon Bronze 9000
HIOS ID	39424OR1670001	39424OR1670002	39424OR1670003	39424OR1700001	39424OR1680008	39424OR1680001	39424OR1680002	39424OR1680003	39424OR1660001	39424OR1660002
0-14	\$483.00	\$400.00	\$346.00	\$492.00	\$478.00	\$384.00	\$400.00	\$378.00	\$402.00	\$331.00
15	\$483.00	\$400.00	\$346.00	\$492.00	\$478.00	\$384.00	\$400.00	\$378.00	\$402.00	\$331.00
16	\$483.00	\$400.00	\$346.00	\$492.00	\$478.00	\$384.00	\$400.00	\$378.00	\$402.00	\$331.00
17	\$483.00	\$400.00	\$346.00	\$492.00	\$478.00	\$384.00	\$400.00	\$378.00	\$402.00	\$331.00
18	\$483.00	\$400.00	\$346.00	\$492.00	\$478.00	\$384.00	\$400.00	\$378.00	\$402.00	\$331.00
19	\$483.00	\$400.00	\$346.00	\$492.00	\$478.00	\$384.00	\$400.00	\$378.00	\$402.00	\$331.00
20	\$483.00	\$400.00	\$346.00	\$492.00	\$478.00	\$384.00	\$400.00	\$378.00	\$402.00	\$331.00
21	\$761.00	\$630.00	\$545.00	\$775.00	\$753.00	\$605.00	\$630.00	\$596.00	\$633.00	\$521.00
22	\$761.00	\$630.00	\$545.00	\$775.00	\$753.00	\$605.00	\$630.00	\$596.00	\$633.00	\$521.00
23	\$761.00	\$630.00	\$545.00	\$775.00	\$753.00	\$605.00	\$630.00	\$596.00	\$633.00	\$521.00
24	\$761.00	\$630.00	\$545.00	\$775.00	\$753.00	\$605.00	\$630.00	\$596.00	\$633.00	\$521.00
25	\$764.00	\$632.00	\$547.00	\$778.00	\$756.00	\$608.00	\$633.00	\$598.00	\$635.00	\$523.00
26	\$780.00	\$645.00	\$558.00	\$793.00	\$771.00	\$620.00	\$645.00	\$610.00	\$648.00	\$533.00
27	\$798.00	\$660.00	\$571.00	\$812.00	\$789.00	\$634.00	\$660.00	\$624.00	\$663.00	\$546.00
28	\$827.00	\$685.00	\$593.00	\$842.00	\$818.00	\$658.00	\$685.00	\$648.00	\$688.00	\$566.00
29	\$852.00	\$705.00	\$610.00	\$867.00	\$843.00	\$677.00	\$705.00	\$667.00	\$708.00	\$583.00
30	\$864.00	\$715.00	\$619.00	\$879.00	\$855.00	\$687.00	\$715.00	\$676.00	\$718.00	\$591.00
31	\$882.00	\$730.00	\$632.00	\$898.00	\$873.00	\$701.00	\$730.00	\$690.00	\$733.00	\$603.00
32	\$901.00	\$745.00	\$645.00	\$917.00	\$891.00	\$716.00	\$745.00	\$705.00	\$748.00	\$616.00
33	\$912.00	\$755.00	\$653.00	\$928.00	\$902.00	\$725.00	\$755.00	\$714.00	\$758.00	\$624.00
34	\$924.00	\$765.00	\$662.00	\$941.00	\$914.00	\$735.00	\$765.00	\$723.00	\$768.00	\$632.00
35	\$930.00	\$770.00	\$666.00	\$947.00	\$920.00	\$739.00	\$770.00	\$728.00	\$773.00	\$636.00
36	\$936.00	\$775.00	\$671.00	\$953.00	\$926.00	\$744.00	\$775.00	\$733.00	\$778.00	\$640.00
37	\$942.00	\$780.00	\$675.00	\$959.00	\$932.00	\$749.00	\$780.00	\$738.00	\$783.00	\$645.00
38	\$948.00	\$785.00	\$679.00	\$965.00	\$938.00	\$754.00	\$785.00	\$742.00	\$788.00	\$649.00
39	\$961.00	\$795.00	\$688.00	\$978.00	\$950.00	\$764.00	\$795.00	\$752.00	\$798.00	\$657.00
40	\$973.00	\$805.00	\$697.00	\$990.00	\$962.00	\$773.00	\$805.00	\$761.00	\$809.00	\$665.00
41	\$991.00	\$820.00	\$710.00	\$1,009.00	\$980.00	\$788.00	\$820.00	\$776.00	\$824.00	\$678.00
42	\$1,009.00	\$835.00	\$722.00	\$1,027.00	\$998.00	\$802.00	\$835.00	\$789.00	\$838.00	\$690.00
43	\$1,033.00	\$855.00	\$740.00	\$1,051.00	\$1,022.00	\$821.00	\$855.00	\$808.00	\$859.00	\$706.00
44	\$1,063.00	\$880.00	\$762.00	\$1,082.00	\$1,052.00	\$845.00	\$880.00	\$832.00	\$884.00	\$727.00
45	\$1,099.00	\$910.00	\$787.00	\$1,119.00	\$1,087.00	\$874.00	\$910.00	\$860.00	\$914.00	\$752.00
46	\$1,142.00	\$945.00	\$818.00	\$1,162.00	\$1,129.00	\$908.00	\$945.00	\$894.00	\$949.00	\$781.00
47	\$1,190.00	\$985.00	\$852.00	\$1,211.00	\$1,177.00	\$946.00	\$985.00	\$931.00	\$989.00	\$814.00
48	\$1,245.00	\$1,030.00	\$891.00	\$1,267.00	\$1,231.00	\$989.00	\$1,030.00	\$974.00	\$1,034.00	\$851.00
49	\$1,299.00	\$1,075.00	\$930.00	\$1,322.00	\$1,285.00	\$1,032.00	\$1,075.00	\$1,016.00	\$1,079.00	\$888.00
50	\$1,360.00	\$1,125.00	\$974.00	\$1,384.00	\$1,345.00	\$1,081.00	\$1,125.00	\$1,064.00	\$1,130.00	\$930.00
51	\$1,420.00	\$1,175.00	\$1,017.00	\$1,445.00	\$1,404.00	\$1,129.00	\$1,175.00	\$1,111.00	\$1,180.00	\$971.00
52	\$1,486.00	\$1,230.00	\$1,064.00	\$1,513.00	\$1,470.00	\$1,181.00	\$1,230.00	\$1,163.00	\$1,235.00	\$1,016.00
53	\$1,553.00	\$1,285.00	\$1,112.00	\$1,581.00	\$1,536.00	\$1,234.00	\$1,285.00	\$1,215.00	\$1,291.00	\$1,062.00
54	\$1,625.00	\$1,345.00	\$1,164.00	\$1,654.00	\$1,608.00	\$1,292.00	\$1,345.00	\$1,272.00	\$1,351.00	\$1,112.00
55	\$1,698.00	\$1,405.00	\$1,216.00	\$1,728.00	\$1,679.00	\$1,349.00	\$1,405.00	\$1,329.00	\$1,411.00	\$1,161.00
56	\$1,776.00	\$1,470.00	\$1,272.00	\$1,808.00	\$1,757.00	\$1,412.00	\$1,470.00	\$1,390.00	\$1,476.00	\$1,215.00
57	\$1,855.00	\$1,535.00	\$1,329.00	\$1,888.00	\$1,835.00	\$1,475.00	\$1,535.00	\$1,452.00	\$1,542.00	\$1,269.00
58	\$1,940.00	\$1,605.00	\$1,389.00	\$1,974.00	\$1,919.00	\$1,542.00	\$1,605.00	\$1,518.00	\$1,612.00	\$1,327.00
59	\$1,981.00	\$1,640.00	\$1,419.00	\$2,017.00	\$1,960.00	\$1,575.00	\$1,640.00	\$1,551.00	\$1,647.00	\$1,355.00
60	\$2,066.00	\$1,710.00	\$1,480.00	\$2,103.00	\$2,044.00	\$1,642.00	\$1,710.00	\$1,617.00	\$1,717.00	\$1,413.00
61	\$2,139.00	\$1,770.00	\$1,532.00	\$2,177.00	\$2,116.00	\$1,700.00	\$1,770.00	\$1,674.00	\$1,778.00	\$1,463.00
62	\$2,187.00	\$1,810.00	\$1,566.00	\$2,226.00	\$2,163.00	\$1,739.00	\$1,810.00	\$1,712.00	\$1,818.00	\$1,496.00
63	\$2,247.00	\$1,859.00	\$1,610.00	\$2,287.00	\$2,223.00	\$1,786.00	\$1,860.00	\$1,759.00	\$1,868.00	\$1,537.00
64+	\$2,284.00	\$1,890.00	\$1,636.00	\$2,325.00	\$2,259.00	\$1,815.00	\$1,890.00	\$1,787.00	\$1,898.00	\$1,562.00

Rate Tables

Rating Area 7

Plan Name	Moda Select Oregon Standard Gold	Moda Select Oregon Standard Silver	Moda Select Oregon Standard Bronze	Moda Select Oregon Gold 1000	Moda Select Oregon Gold 1500	Moda Select Oregon Silver 3500 Direct	Moda Select Oregon Silver 3550	Moda Select Oregon Silver 4400 Direct	Moda Select Oregon Silver 5000	Moda Select Oregon Bronze 9000
HIOS ID	39424OR1670001	39424OR1670002	39424OR1670003	39424OR1700001	39424OR1680008	39424OR1680001	39424OR1680002	39424OR1680003	39424OR1660001	39424OR1660002
0-14	\$453.00	\$375.00	\$324.00	\$461.00	\$448.00	\$360.00	\$375.00	\$354.00	\$376.00	\$310.00
15	\$453.00	\$375.00	\$324.00	\$461.00	\$448.00	\$360.00	\$375.00	\$354.00	\$376.00	\$310.00
16	\$453.00	\$375.00	\$324.00	\$461.00	\$448.00	\$360.00	\$375.00	\$354.00	\$376.00	\$310.00
17	\$453.00	\$375.00	\$324.00	\$461.00	\$448.00	\$360.00	\$375.00	\$354.00	\$376.00	\$310.00
18	\$453.00	\$375.00	\$324.00	\$461.00	\$448.00	\$360.00	\$375.00	\$354.00	\$376.00	\$310.00
19	\$453.00	\$375.00	\$324.00	\$461.00	\$448.00	\$360.00	\$375.00	\$354.00	\$376.00	\$310.00
20	\$453.00	\$375.00	\$324.00	\$461.00	\$448.00	\$360.00	\$375.00	\$354.00	\$376.00	\$310.00
21	\$713.00	\$590.00	\$511.00	\$726.00	\$705.00	\$567.00	\$590.00	\$558.00	\$592.00	\$487.00
22	\$713.00	\$590.00	\$511.00	\$726.00	\$705.00	\$567.00	\$590.00	\$558.00	\$592.00	\$487.00
23	\$713.00	\$590.00	\$511.00	\$726.00	\$705.00	\$567.00	\$590.00	\$558.00	\$592.00	\$487.00
24	\$713.00	\$590.00	\$511.00	\$726.00	\$705.00	\$567.00	\$590.00	\$558.00	\$592.00	\$487.00
25	\$716.00	\$592.00	\$513.00	\$728.00	\$708.00	\$569.00	\$592.00	\$560.00	\$595.00	\$489.00
26	\$730.00	\$604.00	\$523.00	\$743.00	\$722.00	\$580.00	\$604.00	\$571.00	\$607.00	\$499.00
27	\$747.00	\$618.00	\$535.00	\$760.00	\$739.00	\$594.00	\$618.00	\$585.00	\$621.00	\$511.00
28	\$775.00	\$641.00	\$555.00	\$789.00	\$766.00	\$616.00	\$641.00	\$606.00	\$644.00	\$530.00
29	\$798.00	\$660.00	\$571.00	\$812.00	\$789.00	\$634.00	\$660.00	\$624.00	\$663.00	\$545.00
30	\$809.00	\$669.00	\$579.00	\$824.00	\$800.00	\$643.00	\$670.00	\$633.00	\$672.00	\$553.00
31	\$826.00	\$684.00	\$592.00	\$841.00	\$817.00	\$657.00	\$684.00	\$647.00	\$687.00	\$565.00
32	\$843.00	\$698.00	\$604.00	\$858.00	\$834.00	\$670.00	\$698.00	\$660.00	\$701.00	\$577.00
33	\$854.00	\$707.00	\$612.00	\$869.00	\$845.00	\$679.00	\$707.00	\$668.00	\$710.00	\$584.00
34	\$865.00	\$716.00	\$620.00	\$881.00	\$856.00	\$688.00	\$716.00	\$677.00	\$719.00	\$592.00
35	\$871.00	\$721.00	\$624.00	\$887.00	\$862.00	\$692.00	\$721.00	\$682.00	\$724.00	\$596.00
36	\$877.00	\$725.00	\$628.00	\$892.00	\$867.00	\$697.00	\$726.00	\$686.00	\$729.00	\$600.00
37	\$882.00	\$730.00	\$632.00	\$898.00	\$873.00	\$701.00	\$730.00	\$691.00	\$733.00	\$604.00
38	\$888.00	\$735.00	\$636.00	\$904.00	\$879.00	\$706.00	\$735.00	\$695.00	\$738.00	\$607.00
39	\$900.00	\$744.00	\$644.00	\$916.00	\$890.00	\$715.00	\$745.00	\$704.00	\$748.00	\$615.00
40	\$911.00	\$754.00	\$652.00	\$927.00	\$901.00	\$724.00	\$754.00	\$713.00	\$757.00	\$623.00
41	\$928.00	\$768.00	\$665.00	\$945.00	\$918.00	\$738.00	\$768.00	\$726.00	\$771.00	\$635.00
42	\$944.00	\$782.00	\$676.00	\$961.00	\$934.00	\$751.00	\$782.00	\$739.00	\$785.00	\$646.00
43	\$967.00	\$800.00	\$693.00	\$985.00	\$957.00	\$769.00	\$801.00	\$757.00	\$804.00	\$662.00
44	\$996.00	\$824.00	\$713.00	\$1,014.00	\$985.00	\$792.00	\$824.00	\$779.00	\$828.00	\$681.00
45	\$1,029.00	\$852.00	\$737.00	\$1,048.00	\$1,018.00	\$818.00	\$852.00	\$806.00	\$855.00	\$704.00
46	\$1,069.00	\$885.00	\$766.00	\$1,088.00	\$1,058.00	\$850.00	\$885.00	\$837.00	\$889.00	\$731.00
47	\$1,114.00	\$922.00	\$798.00	\$1,134.00	\$1,102.00	\$886.00	\$922.00	\$872.00	\$926.00	\$762.00
48	\$1,165.00	\$964.00	\$835.00	\$1,186.00	\$1,153.00	\$926.00	\$965.00	\$912.00	\$969.00	\$797.00
49	\$1,216.00	\$1,006.00	\$871.00	\$1,238.00	\$1,203.00	\$967.00	\$1,006.00	\$952.00	\$1,011.00	\$832.00
50	\$1,273.00	\$1,053.00	\$912.00	\$1,296.00	\$1,259.00	\$1,012.00	\$1,054.00	\$996.00	\$1,058.00	\$871.00
51	\$1,329.00	\$1,100.00	\$952.00	\$1,353.00	\$1,315.00	\$1,057.00	\$1,100.00	\$1,040.00	\$1,105.00	\$909.00
52	\$1,391.00	\$1,151.00	\$997.00	\$1,416.00	\$1,376.00	\$1,106.00	\$1,152.00	\$1,089.00	\$1,156.00	\$952.00
53	\$1,454.00	\$1,203.00	\$1,041.00	\$1,480.00	\$1,438.00	\$1,156.00	\$1,204.00	\$1,138.00	\$1,209.00	\$994.00
54	\$1,522.00	\$1,259.00	\$1,090.00	\$1,549.00	\$1,505.00	\$1,210.00	\$1,260.00	\$1,191.00	\$1,265.00	\$1,041.00
55	\$1,590.00	\$1,315.00	\$1,138.00	\$1,618.00	\$1,572.00	\$1,264.00	\$1,316.00	\$1,244.00	\$1,321.00	\$1,087.00
56	\$1,663.00	\$1,376.00	\$1,191.00	\$1,693.00	\$1,645.00	\$1,322.00	\$1,376.00	\$1,301.00	\$1,382.00	\$1,137.00
57	\$1,737.00	\$1,437.00	\$1,244.00	\$1,768.00	\$1,718.00	\$1,381.00	\$1,438.00	\$1,359.00	\$1,444.00	\$1,188.00
58	\$1,816.00	\$1,503.00	\$1,301.00	\$1,849.00	\$1,797.00	\$1,444.00	\$1,503.00	\$1,421.00	\$1,509.00	\$1,242.00
59	\$1,855.00	\$1,535.00	\$1,339.00	\$1,889.00	\$1,835.00	\$1,475.00	\$1,536.00	\$1,452.00	\$1,542.00	\$1,269.00
60	\$1,935.00	\$1,601.00	\$1,386.00	\$1,969.00	\$1,914.00	\$1,538.00	\$1,601.00	\$1,514.00	\$1,608.00	\$1,323.00
61	\$2,003.00	\$1,657.00	\$1,435.00	\$2,039.00	\$1,981.00	\$1,592.00	\$1,658.00	\$1,568.00	\$1,665.00	\$1,370.00
62	\$2,048.00	\$1,695.00	\$1,467.00	\$2,085.00	\$2,026.00	\$1,628.00	\$1,695.00	\$1,603.00	\$1,702.00	\$1,401.00
63	\$2,104.00	\$1,741.00	\$1,507.00	\$2,142.00	\$2,081.00	\$1,673.00	\$1,742.00	\$1,647.00	\$1,749.00	\$1,439.00
64+	\$2,138.00	\$1,769.00	\$1,532.00	\$2,177.00	\$2,115.00	\$1,700.00	\$1,770.00	\$1,673.00	\$1,777.00	\$1,462.00

Geographic Average Rate

Moda Health Plan, Inc.

HIOS ID	Plan Name	GAR - Area 1	GAR - Area 2	GAR - Area 3	GAR - Area 4	GAR - Area 5	GAR - Area 6	GAR - Area 7
39424OR1670001	Moda Select Oregon Standard Gold	\$1,194.50	\$1,189.00	\$1,320.50	\$1,333.50	\$1,299.50	\$1,383.50	\$1,295.50
39424OR1670002	Moda Select Oregon Standard Silver	\$988.50	\$984.00	\$1,093.00	\$1,103.00	\$1,075.50	\$1,145.00	\$1,072.00
39424OR1670003	Moda Select Oregon Standard Bronze	\$856.00	\$852.00	\$945.50	\$955.00	\$930.50	\$991.00	\$928.00
39424OR1700001	Moda Select Oregon Gold 1000	\$1,216.50	\$1,210.50	\$1,344.50	\$1,357.00	\$1,322.50	\$1,408.50	\$1,319.00
39424OR1680008	Moda Select Oregon Gold 1500	\$1,182.00	\$1,176.50	\$1,306.00	\$1,319.00	\$1,285.00	\$1,368.50	\$1,281.50
39424OR1680001	Moda Select Oregon Silver 3500 Direct	\$950.00	\$945.00	\$1,050.00	\$1,059.50	\$1,033.00	\$1,099.50	\$1,030.00
39424OR1680002	Moda Select Oregon Silver 3550	\$989.00	\$984.50	\$1,093.00	\$1,103.50	\$1,075.50	\$1,145.00	\$1,072.50
39424OR1680003	Moda Select Oregon Silver 4400 Direct	\$935.50	\$930.50	\$1,033.50	\$1,043.50	\$1,016.50	\$1,082.50	\$1,013.50
39424OR1660001	Moda Select Oregon Silver 5000	\$993.00	\$988.00	\$1,097.50	\$1,108.00	\$1,079.50	\$1,150.00	\$1,076.50
39424OR1660002	Moda Select Oregon Bronze 9000	\$817.50	\$813.00	\$903.50	\$912.00	\$888.50	\$946.50	\$886.00
39424OR1680009	Moda Pathways Oregon Gold 1500	\$1,078.50						
39424OR1660003	Moda Pathways Oregon Silver 5000	\$906.50						
39424OR1660004	Moda Pathways Oregon Bronze 9000	\$746.00						

**Summary of Filed Rating Assumptions
2027 Non-Grandfathered, ACA Compliant Plans**

Rating Assumption	Moda Health Plan, Inc.
Starting Point	2025 Individual Experience
Projected Member Months	540,000
<i>Morbidity Changes</i>	4.0%
<i>Market Merger Impact</i>	0.0%
<i>Pent-up Demand</i>	0.0%
<i>Bad Debt Adjustments</i>	0.0%
<i>Risk Adjustment/Average Market Risk Impact</i>	0.0%
<i>2026 Net Paid Claims PMPM (prior filing)</i>	\$690.24
<i>2027 Net Paid Claims PMPM</i>	\$828.53
<i>Average Annual Rate Change</i>	25.0%

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2027 Oregon Individual Rate Filing

General Information

Company Identifying Information

Company Legal Name: Moda Health Plan, Inc.
State: Oregon
HIOS Issuer ID: 39424
Market: Individual
Effective Date: January 1, 2027

Company Contact Information

Primary Contact

Name: Natalia Keehee Kim, ASA, MAAA
Telephone Number: 503-228-6554 ext. 1651
Email Address: natalia.kim@modahealth.com

Secondary Contact

Name: Alex Vanos, FSA, MAAA
Telephone Number: 503-952-5028
Email Address: alex.vanos@modahealth.com

Proposed Rate Increase

The average rate change is 25.0%. The proposed rate increase varies by product and plan and rates in the filing vary by plan, age, and geographic area. The average rate change was calculated by comparing the weighted average premium for current members on the existing plans and rates to the weighted average premium for members on the 2026 plans and rates. The proposed rates and analysis included in this filing are based on state and federal laws and policies in place at the time of submission. Any subsequent changes will impact the appropriateness and adequacy of the proposed rates.

The adjustments included in the proposed rate change include adjustments for the shift in metallic tiers, cost and utilization trends, changes in taxes and fees, the Oregon Reinsurance Program, as well as CSR loading to silver plans.

Differences in the rate change between products and plans are driven by an update to projected paid to allowed ratios for renewing plans and mapping members from discontinued plans to new plans. All plans impacted and member mapping is included in the Terminated Products section. Variations in rate increase by area are the result of implementing new area factors.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2027 Oregon Individual Rate Filing

Experience Period Premium and Claims

Experience Period

Market: Oregon Individual Medical and Prescription Drug plans
Incurred dates: January 1 through December 31, 2025
Paid through date: March 31, 2026

Premiums (net of MLR Rebate) in Experience Period

Earned premiums: \$270,965,657
Member Months: 378,978
MLR rebates refunded: \$0
Anticipated MLR rebates: No MLR rebates are anticipated

Current Premium (as of March 2026)

Current Enrollment: 35,210
Current Premium PMPM: \$743.59 PMPM
MLR rebates refunded: \$0
Anticipated MLR rebates: No MLR rebates are anticipated

Allowed and Incurred Claims Incurred During the Experience Period

Incurred paid claims (net of CSR): \$288,430,550
Completed incurred paid claims (net of CSR): \$294,940,656
Completed incurred allowed claims: \$360,069,407

- The experience period contains only single risk pool compliant plans.
- Paid and allowed claims come directly from issuer's claim records and are net of pharmacy rebates for the experience period.
- IBNR is estimated monthly by the actuarial department and is modeled at the reserve cell level. The starting point for the actuarial analysis is completion factors produced by a proprietary model using historical data including enrollment, paid claims, pending claims, and inventory. The actuaries then review the estimates for reasonableness and make adjustments using actuarial judgment.

Benefit Categories

Claims are categorized using claim level service code and provider information to the categories as specified in the 2027 Unified Rate Review Instructions.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2027 Oregon Individual Rate Filing

Projection Factors

Trend Factors (cost/utilization): Trend factors are shown in Exhibit 4.

The Year 1 and Year 2 trends included in this rate filing are both annual trends. Year 1 trend covers 12 months of trend from the 2025 experience period to 2026. Year 2 trend covers 12 months of trend from 2026 to the 2027 projection period.

Medical cost trends are based on historical trend and observed contracting changes. Medical utilization trends are based on historical trend. Total medical cost and utilization trends are based on benefit category trends and experience period benefit category weights.

Pharmacy cost and utilization trends are based on historical trend.

Morbidity Adjustment: A 1.040 adjustment was made to reflect the change in expected risk of the pool between the base period and the projection period. The change in population and enrollment driven by the expiration of the enhanced premium tax credits is the main driver of the morbidity adjustment. This has been observed with market enrollment decreasing in 2026 and a shift in emerging 2026 utilization trends.

Demographic Shift: No adjustment

Plan Design Changes: No adjustment.

Other Adjustments: No adjustment.

Credibility Manual Rate Development

No manual rates were used.

Credibility of Experience

Due to the size of the block in the experience period, no credibility adjustments were used for developing rates.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2027 Oregon Individual Rate Filing

Risk Adjustment and Reinsurance

Experience Period Risk Adjustment:

For the experience period, the overall Risk Adjustment PMPM was estimated using the results of the Wakely National Simulation for January through December and the HHS risk transfer formula.

Projected Risk Adjustment and Reinsurance PMPM:

Development of the projected 2027 risk adjustment amount is shown in the Risk Adjustment Exhibit. 2025 projections are based on Wakely National Simulation results. 2027 projections are based on historical results, emerging 2026 experience, and Wakely's estimated impact of 2027 model changes.

In the Risk Adjustment Exhibit, risk adjustment is shown on a paid basis. Since the index rate shown on Worksheet 1 of the URRT is on an allowed basis, the risk adjustment shown on Worksheet 1 of the URRT is also on an allowed basis. Risk adjustment was converted from a paid basis to an allowed basis by dividing by the projected paid to allowed ratio for the projection period.

In light of the reinsurance parameters set for the Oregon Reinsurance Program, the projected reinsurance impact is assumed to be -9.0% of allowed dollars based on the current 2025 estimated reinsurance and proposed 2027 reinsurance parameters.

Non-Benefit Expenses and Profit & Risk

Administrative Expense Load

Administrative expenses are allocated based on total enrollment, with individual and small group lines of business receiving higher weights than large group to account for the higher costs of administering the policy versus a large group policy. The projected expenses are \$51.55 PMPM. On average commissions are \$9.33 PMPM.

Profit (or Contribution to Surplus) & Risk Margin

Moda Health has built in a 4.0% margin and contribution to reserves, consistent with corporate practice for this line of business. In order to maintain solvency and adequate risk-based capital levels, we believe it is prudent for us to make a reasonable contribution to capital.

Taxes and Fees

Risk adjustment fees have not been included in this section.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2027 Oregon Individual Rate Filing

- The Premium Tax is set at 2.0% of premium.
- The Exchange User fee for Oregon is \$36.00 PMPM. The assessment for members enrolled through an exchange must be charged consistently for the inside and outside market plans. Moda Health has estimated that 80% of its enrollment will come through the FFM.

Single Risk Pool

In accordance with 45 CFR part 156, §156.80(d), the index rate that is effective January 1, 2027 for the Oregon individual market is based on the total allowed claims costs for providing essential health benefits within the single risk pool of that market. The index rate has been adjusted on a market-wide basis for the state based on the total expected payments and charges under the risk adjustment and exchange user fees. The premium rate for all of the Moda Health Oregon individual benefit plans use the applicable plan adjusted index rate, subject only to the plan-level adjustments permitted. Premium rates for a particular plan may vary from its index rate for a relevant market based only on the following actuarially justified plan-specific factors:

Plan-specific factors allowed and used in this filing

- The actuarial value and cost-sharing design of the plan.
- Administrative costs, excluding Exchange user fees.
- The plan's provider network, delivery system characteristics, and utilization management practices.
- The benefits provided under the plan that are in addition to the essential health benefits. These additional benefits must be pooled with similar benefits within the single risk pool and the claims experience from those benefits must be utilized to determine rate variations for plans that offer those benefits in addition to essential health benefits.

Index Rate

In accordance with 45 CFR part 156, §156.80(d)(1), the index rate that is effective January 1, 2027 for the Individual market is based on the total allowed claim costs for providing essential health benefits within the single risk pool of that market. The experience period index rate is equal to 99.80% of allowed claims for the experience period. The only non-EHB benefits included in the experience period are \$1 PMPM for abortion services and a small amount for adult vision exams.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2027 Oregon Individual Rate Filing

Market Adjusted Index Rate

In accordance with 45 CFR part 156, §156.80(d)(1), the market-wide adjusted index rate is based on the index rate with an adjustment for reinsurance, risk adjustment, and Exchange user fees.

Plan Adjusted Index Rates

In accordance with 45 CFR part 156, §156.80(d)(2), plan adjusted index rates are based on the market-wide adjusted index rate and allowable plan level modifiers. Development of the plan adjusted index rates is shown on Worksheet 2 of the URRT.

A description of the plan level modifiers that were used to develop the plan adjusted index rates is provided below.

- **Actuarial value and cost sharing:** Plan benefit relativities were developed using Milliman's Commercial Managed Care Rating Model (MCRM).
- **Provider network, delivery system and utilization management:** For 2027, two provider networks are included in this filing: Select and Pathways.
- **CSR Silver Loading:** As in 2026, there will be a load to Silver plans to account for the removal of CSR payments. For 2027, the Silver load is 2.0%.
- **Benefits in addition to the EHB's:** The only benefits in addition to EHB with material costs are \$1 PMPM for abortion services and a small amount for adult vision exams. These are projected to be a small portion of the actual claims for the plans where these are included.
- **Distribution and administrative costs:** Based on the projected membership distributions to be discussed in the **Membership Projections** section, non-benefit expenses were converted to a fixed percentage of expected paid claims, to be applied uniformly across all plans. The resulting plan adjusted index rates represent the average demographic of the Oregon Individual single risk pool.

Calibration

Calibration factors for age, geographic area, and tobacco use were used to convert plan adjusted index rates into calibrated plan adjusted index rates.

- **Age Curve Calibration:** The 2017 Federal age curve was used to calibrate the plan adjusted index rates. Development of the age curve calibration factor is shown in the Projected Age Distribution Exhibit. It is based on emerging 2026 experience and historical age distributions. It also considers market-wide age distributions.
- **Geographic Factor Calibration:** Rating area factors are shown on Worksheet 3 of the URRT. There is minimal change in rating area factors with only a slight adjustment to

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2027 Oregon Individual Rate Filing

normalize to 1.0. A comparison between years is shown on the Rates Introduction Exhibit. Updated rating area factors are based on updated provider contracting analysis and risk normalized claims experience. They reflect differences in the cost of delivery only and do not reflect differences in population morbidity.

- **Tobacco Factor Calibration:** A tobacco use load of 15% was implemented in 2024. Published studies and competitor filings were relied upon to estimate the tobacco use population. Initial observed experience is in line with these initial assumptions. For 2027, it is assumed that this 15% load will be applied to 3% of members. The estimated load on the single risk pool is 0.45%, and the tobacco calibration factor used in this filing is 0.9955.

Consumer Adjusted Premium Rate Development

The consumer adjusted premium rate is calculated by taking the product of the calibrated plan adjusted index rate, age factor, and rating area factor. An example of this consumer adjusted premium rate development is shown in the Rates Introduction Exhibit.

Projected Loss Ratio

The projected loss ratio using the Federally-prescribed methodology is 89.35%. This is shown in Exhibit 1.

AV Metal Values

The AV Metal Values found on Worksheet 2 of the URRT are based on the 2027 Final AV Calculator.

Benefits were directly inputted into the AV calculator for most benefits.

Effective copays and effective coinsurances were calculated for certain benefits that are not directly supported by the AV calculator. The adjustments outlined in the AV calculator's frequently asked questions (FAQ) section were followed. These adjustments were developed in accordance with ASOP 50 and CFR 45 156.135.

Benefits that required an adjustment are listed below.

- **Primary Care Visits:** An effective copay was calculated to account for a lower \$5 copay applying to the first three visits for non-HDHP plans.
- **Drugs:** Certain plans use a coinsurance benefit with the deductible waived which is not directly supported by the AV calculator. An effective copay was calculated to use during the deductible and coinsurance phases.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2027 Oregon Individual Rate Filing

Membership Projections

Membership projections are based on emerging 2026 Moda Health experience and enrollment growth projections for 2027.

The projected membership for the Silver plans offered on the inside market is further broken down by subsidy levels. This reflects migration to the BHP in 2026 and 2027. It is estimated that 2026 enrollment in the 87% and 94% cost share variant plans is 50% lower than it otherwise would have been without BHP. 2027 projected membership assumes that all BHP-eligible members have moved to BHP, finalizing the migration.

Cost Share Variation	Projected Membership
Base	69%
Zero/Limited	2%
73%	29%
87%	0%
94%	0%

Cost Share Reduction Estimate

An estimate of the cost-sharing reduction paid for the 2025 experience period is shown in the Cost Share Reduction Estimate Exhibit. This was estimated by comparing the paid/allowed ratio for the base plan with the cost-share variants for each plan. The estimated cost-sharing reduction paid for 2025 is \$7,756,374 which equates to an 8.4% load on Silver plans.

This is higher than the 2.0% Silver load used for 2027 because of the introduction of Oregon's Basic Health Plan (OHP Bridge). We are seeing less enrollment in the cost-share variant plans in 2026 and are projecting that trend to continue in 2027.

Plan Type

All plans for the 2027 plan year are listed in Worksheet 2, Section I of the Part I Unified Rate Review Template as "EPO". This is accurate for the medical portion of each plan.

Reliance

All data and assumptions, except those otherwise noted throughout this document, were prepared by a team of Moda Health employees which includes the certifying actuary.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2027 Oregon Individual Rate Filing

Actuarial Certification

I, Natalia Keehee Kim, am an employee of Moda Health Plan, Inc. and am a member in good standing of the American Academy of Actuaries.

I have reviewed this rate filing and certify that the projected index rate is:

- In compliance with all applicable Oregon State and Federal Statutes and Regulations (45 CFR part 156, §156.80(d)(1))
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient

I further certify that:

- The index rate and only allowable modifiers as described in 45 CFR part 156, §156.80(d)(1) and 45 CFR part 156, §156.80(d)(2) were used to generate plan level rates
- The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
- The Federal AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans.
- This filing is consistent with the internal business plans of Moda Health.

All rates, calculations and values were developed accordance with generally accepted actuarial principles and methodologies and in accordance with the Code of Professional Conduct and the following Actuarial Standards of Practice:

- ASOP No. 5, *Incurred Health and Disability Claims*
- ASOP No. 8, *Regulatory Filings for Health Plan Entities*
- ASOP No. 12, *Risk Classification*
- ASOP No. 23, *Data Quality*
- ASOP No. 25, *Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages*
- ASOP No. 26, *Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans*
- ASOP No. 41, *Actuarial Communications*
- ASOP No. 50, *Determining Minimum Value and Actuarial Value under the Affordable Care Act*

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2027 Oregon Individual Rate Filing

I meet the Academy qualification standards to render this opinion and am familiar with the specific requirements of Oregon State and Federal Statutes and Regulations regarding the rating and underwriting of individual health benefit plans.



6/3/2026

Signature

Date

Natalia Keehee Kim, ASA, MAAA
Associate Actuary
Moda Health Plan, Inc.
601 SW Second Ave.
Portland, OR 97204-3156
503-228-6554 ext. 1651

Exhibit 1: Development of Rate Changes

Moda Health Plan, Inc.

Experience Period (from January 1, 2025 to December 31, 2025)

Rating Period (from January 1, 2027 to December 31, 2027)

	Formula	Experience	Total	PMPM	% of Revenue
(A)		Experience Period Member Months	378,978		
(B)		Expected Member Months in the Rating Period	540,000		
(C)		Experience Period Premium	\$270,965,657	\$714.99	100.00%
(D)		Experience Period Completed Incurred Claims	\$258,685,910	\$682.59	95.47%
(E)		Experience Period Medical Loss Ratio	95.47%		
(F)		Experience Period Completed Allowed Claims	\$360,069,407	\$950.11	
(G)		Experience Period EHB Completed Allowed Claims	\$359,346,940	\$948.20	

		Claims development:	Total	PMPM
(G)		Experience Period EHB Completed Allowed Claims	\$359,346,940	\$948.20
(H)		Trend Factor	1.215	
(I)		Morbidity Adjustment	1.040	
(J)		Demographic Shift	1.000	
(K)		Plan Design Changes	1.000	
(L)		Other	1.000	
(M)	G*H*I*J*K*L	Projected Index Rate		\$1,198.12
(N)		Reinsurance		\$107.83
(O)		Risk Adjustment		\$2.62
(P)		Exchange User Fees		3.04%
(Q)	(M-N-O)/(1-P)	Market Adjusted Index Rate		\$1,121.80
(R)		AV and Cost Sharing Design of Plan	0.7371	
(S)		Provider Network Adjustment	1.0000	
(T)		Benefits in Addition to EHB	1.0020	
(U)	Q*R*S*T	Projected Incurred Claims	\$447,405,578	\$828.53

		Admin Development	Total	PMPM	% of Revenue
(V)		Administrative Expenses	\$27,839,539	\$51.55	5.44%
(W)		Commissions	\$5,038,200	\$9.33	0.99%
(X)		Taxes and Fees	\$10,479,838	\$19.41	2.05%
(Y)	V+W+X	Total Administrative Costs	\$43,357,577	\$80.29	8.48%

		Premium development	Total	PMPM
(C)		Experience Period Premium	\$270,965,657	\$714.99
(Z)		Adjustments for Approved Rate Changes	1.092	
(AA)	C*Z	Adjusted Earned Premium	\$295,894,497	\$780.77

		Proposed Base Rate Development:	Total	PMPM	% of Revenue
(U)		Projected Incurred Claims	\$447,405,578	\$828.53	87.52%
(Y)		Total Administrative Costs	\$43,357,577	\$80.29	8.48%
(AB)		Margin / Profit	\$20,448,465	\$37.87	4.00%
(AC)	(U+Y)/(1-AB)	Required Revenue	\$511,211,620	\$946.69	100.00%
(AD)		Requested Base Rate	\$511,211,620	\$946.69	100.00%
(AE)		Requested Rate Increase (From Exhibit 3)	25.0%		
(AF)	U/AC	Target Medical Loss Ratio	87.52%		
(AG)	U/(AC-X)	Federal MLR Calculation	89.35%		

Exhibit 4.1: Trend Information and Projection

Moda Health Plan, Inc.

Medical Only

Category	Category Weights	Utilization Trend			Cost Trend			Total Trend			Annualized Trends		
		Year 1	Year 2	Total	Year 1	Year 2	Total	Year 1	Year 2	Total	Utilization	Cost	Total
Inpatient	19.8%	2.5%	2.5%	5.1%	7.0%	7.0%	14.5%	9.7%	9.7%	20.3%	2.5%	7.0%	9.7%
Physician	40.2%	2.5%	2.5%	5.1%	7.0%	7.0%	14.5%	9.7%	9.7%	20.3%	2.5%	7.0%	9.7%
Other	40.0%	2.5%	2.5%	5.1%	7.0%	7.0%	14.5%	9.7%	9.7%	20.3%	2.5%	7.0%	9.7%
Medical Subtotal	100.0%	2.5%	2.5%	5.1%	7.0%	7.0%	14.5%	9.7%	9.7%	20.3%	2.5%	7.0%	9.7%

Medical, Pharmacy, and Capitation

Category	Category Weights	Utilization Trend			Cost Trend			Total Trend			Annualized Trends		
		Year 1	Year 2	Total	Year 1	Year 2	Total	Year 1	Year 2	Total	Utilization	Cost	Total
Medical	83.8%	2.5%	2.5%	5.1%	7.0%	7.0%	14.5%	9.7%	9.7%	20.3%	2.5%	7.0%	9.7%
Pharmacy	15.7%	3.5%	3.5%	7.1%	9.5%	9.5%	19.9%	13.3%	13.3%	28.4%	3.5%	9.5%	13.3%
Capitation	0.6%	0.0%	0.0%	0.0%	4.0%	4.0%	8.2%	4.0%	4.0%	8.2%	0.0%	4.0%	4.0%
Total	100.0%	2.6%	2.6%	5.4%	7.4%	7.4%	15.3%	10.2%	10.2%	21.5%	2.6%	7.4%	10.2%

Exhibit 4.2: Trend Information and Projection

Moda Health Plan, Inc.

Month	Completed	Normalized	Rolling 12-Month	Rolling 12-Month
	Allowed PMPM	Completed Allowed PMPM	Normalized Completed Allowed PMPM	Normalized Trend
2022-01	\$757.22	\$427.69		
2022-02	\$768.57	\$434.77		
2022-03	\$867.02	\$489.91		
2022-04	\$840.28	\$474.48		
2022-05	\$785.97	\$443.87		
2022-06	\$840.65	\$474.62		
2022-07	\$799.88	\$451.21		
2022-08	\$886.39	\$500.31		
2022-09	\$812.81	\$458.58		
2022-10	\$875.10	\$492.86		
2022-11	\$931.60	\$523.39		
2022-12	\$847.23	\$475.28	\$469.89	
2023-01	\$846.02	\$471.13	\$473.72	
2023-02	\$779.15	\$434.97	\$474.09	
2023-03	\$871.28	\$486.56	\$473.69	
2023-04	\$860.38	\$479.69	\$474.10	
2023-05	\$890.29	\$496.46	\$478.58	
2023-06	\$889.74	\$496.66	\$480.38	
2023-07	\$846.74	\$472.65	\$482.34	
2023-08	\$932.11	\$519.90	\$483.77	
2023-09	\$889.95	\$495.48	\$486.92	
2023-10	\$1,057.14	\$588.53	\$494.59	
2023-11	\$883.78	\$491.62	\$491.88	
2023-12	\$903.18	\$502.62	\$494.14	5.2%
2024-01	\$834.45	\$468.45	\$493.86	4.3%
2024-02	\$823.43	\$464.64	\$496.31	4.7%
2024-03	\$855.60	\$482.88	\$495.94	4.7%
2024-04	\$859.59	\$485.85	\$496.40	4.7%
2024-05	\$894.15	\$506.81	\$497.32	3.9%
2024-06	\$819.34	\$464.94	\$494.51	2.9%
2024-07	\$882.01	\$501.25	\$496.84	3.0%
2024-08	\$900.56	\$511.82	\$496.32	2.6%
2024-09	\$834.23	\$473.68	\$494.47	1.6%
2024-10	\$961.75	\$545.51	\$491.49	-0.6%
2024-11	\$910.30	\$516.07	\$493.48	0.3%
2024-12	\$1,040.71	\$589.36	\$500.38	1.3%
2025-01	\$981.46	\$551.34	\$507.56	2.8%
2025-02	\$842.15	\$474.88	\$508.13	2.4%
2025-03	\$983.69	\$554.07	\$514.37	3.7%
2025-04	\$1,001.15	\$562.99	\$521.06	5.0%
2025-05	\$965.63	\$543.06	\$524.16	5.4%
2025-06	\$1,007.05	\$566.37	\$532.66	7.7%
2025-07	\$988.68	\$557.01	\$537.30	8.1%
2025-08	\$995.30	\$561.12	\$541.36	9.1%
2025-09	\$1,036.64	\$584.64	\$550.30	11.3%
2025-10	\$1,149.27	\$648.12	\$558.86	13.7%
2025-11	\$966.16	\$545.56	\$560.94	13.7%
2025-12	\$1,150.64	\$649.89	\$566.07	13.1%

Projected Age Distribution

Moda Health Plan, Inc.

Age Band	Federal Age Factor	Membership Distribution
0-14	0.635	8.4%
15	0.635	0.7%
16	0.635	0.8%
17	0.635	0.8%
18	0.635	0.8%
19	0.635	0.8%
20	0.635	0.9%
21	1.000	0.8%
22	1.000	0.8%
23	1.000	0.6%
24	1.000	0.7%
25	1.004	0.6%
26	1.024	1.2%
27	1.048	1.0%
28	1.087	1.1%
29	1.119	1.2%
30	1.135	1.2%
31	1.159	1.2%
32	1.183	1.3%
33	1.198	1.3%
34	1.214	1.5%
35	1.222	1.4%
36	1.230	1.5%
37	1.238	1.7%
38	1.246	1.7%
39	1.262	1.7%
40	1.278	1.9%
41	1.302	1.8%
42	1.325	1.9%
43	1.357	2.0%
44	1.397	2.1%
45	1.444	1.9%
46	1.500	2.0%
47	1.563	2.0%
48	1.635	1.9%
49	1.706	1.9%
50	1.786	2.0%
51	1.865	2.1%
52	1.952	2.0%
53	2.040	2.4%
54	2.135	2.4%
55	2.230	2.3%
56	2.333	2.6%
57	2.437	2.5%
58	2.548	2.8%
59	2.603	3.0%
60	2.714	3.4%
61	2.810	3.8%
62	2.873	4.8%
63	2.952	5.3%
64+	3.000	3.7%

Weighted Average

1.7622

Rate Tables and Factors: Introduction

Moda Health Plan, Inc.

Rate changes are not the same for all policies and vary between 11.4% and 35.6%. Changes will vary by plan due to updated plan relativities, by network due to updated network factors, by geographic area due to different area factors, and as a result of rounding differences in final rates. Plan specific benefit changes are detailed in Exhibit 2 and plan relativity updates are shown in Exhibit 6. A complete distribution of rate changes appears in Exhibit 3.

Rates are varied by geographic area. The Oregon age curve is used to calculate age specific rates. Final rates are rounded to the nearest dollar. When necessary, rates for the 64+ category are rounded down to meet the 3:1 age banding requirement.

Rates by plan, region, and age can be calculated as detailed below. The sample family used in these calculations have the Moda Health Beacon Gold 1000 plan. The family consists of a 40-year old subscriber with a 38-year old spouse and four children, ages 15, 12, 5, and 2. They live in Region 5.

Sample Rate Calculation			
Moda Select Oregon Gold 1000			
Rating Area 5			
(A) Plan Adjusted Index Rate		\$1,252.96	
(B) Calibrated Plan Adjusted Index Rate		\$707.85	
(C) Area Factor		1.0280	
(D) Base Rate (B*C)		\$727.67	
Relationship	Age	Age Factor	Premium (D*Age Factor)
Subscriber	40	1.278	\$930.00
Spouse	38	1.246	\$907.00
Dependent	15	0.635	\$462.00
Dependent	12	0.635	\$462.00
Dependent	5	0.635	\$462.00
Dependent	2	0.635	\$0.00
Monthly Family Premium			\$3,223.00

Rates are charged to no more than the three oldest covered children under 21 for family coverage.

Area factors have been updated as follows:

Rating Area	Enrollment Weight	2026 Factors	2026 Normalized Factors	2027 Factors	Change
1 - Portland	26.8%	0.8947	0.8977	0.9454	+5.3%
2 - Eugene	15.1%	0.9628	0.9660	0.9409	-2.6%
3 - Salem	7.0%	1.0163	1.0198	1.0449	+2.5%
4 - Bend	1.3%	1.0657	1.0693	1.0549	-1.3%
5 - Coast	12.7%	1.0658	1.0694	1.0280	-3.9%
6 - Eastern Oregon	9.9%	1.1095	1.1132	1.0947	-1.7%
7 - Medford	27.1%	1.0344	1.0379	1.0250	-1.2%
Calibration Factor	100.0%	0.9966	1.0000	1.0000	

Complete rate tables and geographic average rates appear on the following pages.

Risk Adjustment Transfer Calculation

Moda Health Plan, Inc.

	2025 as of Rate Filing Deadline		2027 Projected	
Estimated Statewide Average Premium PMPM	\$679.36		\$817.55	
% of premium that applies towards risk adjustment	86%		86%	
(A) Applicable premium	\$584.25		\$703.09	
<u>Adjustments without Risk Selection</u>	Plan	Statewide	Plan	Statewide
(B) Metallic Level Actuarial Value	0.6714	0.6728	0.6714	0.6728
(C) Allowable Rating Factor	1.7623	1.7211	1.7623	1.7211
(D) Induced Demand Factor	1.0249	1.0257	1.0249	1.0257
(E) Geographic Cost Factor	1.0551	0.9974	1.0551	0.9974
(F) Adjustment Factor without Risk Selection (B*C*D*E)	1.2780	1.1828	1.2780	1.1828
(G) Expected Plan Premium PMPM without Risk Selection [A / F (Statewide) * F (Plan)]		\$631.28		\$759.69
<u>Adjustments with Risk Selection</u>	Plan	Statewide	Plan	Statewide
(H) Risk Score	1.2937	1.2482	1.2386	1.1977
(I) Induced Demand Factor	1.0249	1.0257	1.0249	1.0257
(J) Geographic Cost Factor	1.0551	0.9974	1.0551	0.9974
(K) Adjustment with Risk Selection (H*I*J)	1.3994	1.2892	1.3399	1.2369
(L) Expected Plan Premium PMPM with Risk Selection [A / K (Statewide) * K (Plan)]		\$634.20		\$761.62
(M) Risk Adjustment Transfer (receivable = positive; payable = negative)		\$2.92		\$1.92

*adjustment factor applied to match Wakely PMPM

Cost Share Reduction Estimate

Experience Period (from January 1, 2025 to December 31, 2025)

Rating Period (from January 1, 2027 to December 31, 2027)

2025 Allowed

Plan Name	CSV0 - 100%	CSV1 - 73%	CSV2 - 87%	CSV3 - 94%	CSVL - 70%	NA - 70%	Total
Moda Health Affinity Silver 3000	\$0	\$1,776,169	\$270,451	\$90,100	\$2,524	\$4,274,461	\$6,413,705
Moda Health Affinity Silver 3400	\$988	\$3,976,984	\$1,403,274	\$1,507,911	\$226	\$11,989,923	\$18,879,306
Moda Health Affinity Silver 4500	\$54	\$3,775,553	\$1,543,370	\$2,846,786	\$2,434	\$9,369,061	\$17,537,258
Moda Health Affinity Silver 6000	\$69,658	\$30,540,290	\$11,610,011	\$4,415,795	\$28,964	\$20,859,961	\$67,524,679
Moda Health Oregon Standard Silver Affinity	\$106,783	\$3,575,183	\$4,651,484	\$3,982,922	\$325	\$8,910,664	\$21,227,361
Total							\$131,582,309

2025 CSR Expense

Plan Name	CSV0 - 100%	CSV1 - 73%	CSV2 - 87%	CSV3 - 94%	CSVL - 70%	NA - 70%	Total
Moda Health Affinity Silver 3000	\$0	\$53,285	\$45,977	\$21,624	\$0	\$0	\$120,886
Moda Health Affinity Silver 3400	\$296	\$119,310	\$238,557	\$361,899	\$0	\$0	\$720,061
Moda Health Affinity Silver 4500	\$16	\$113,267	\$262,373	\$683,229	\$0	\$0	\$1,058,884
Moda Health Affinity Silver 6000	\$20,897	\$916,209	\$1,973,702	\$1,059,791	\$0	\$0	\$3,970,599
Moda Health Oregon Standard Silver Affinity	\$32,035	\$107,255	\$790,752	\$955,901	\$0	\$0	\$1,885,944
Total							\$7,756,374

2025 Paid w/o CSR

Plan Name	CSV0 - 100%	CSV1 - 73%	CSV2 - 87%	CSV3 - 94%	CSVL - 70%	NA - 70%	Total
Moda Health Affinity Silver 3000	\$0	\$1,243,318	\$189,316	\$63,070	\$1,767	\$2,992,123	\$4,489,594
Moda Health Affinity Silver 3400	\$692	\$2,783,889	\$982,292	\$1,055,538	\$158	\$8,392,946	\$13,215,514
Moda Health Affinity Silver 4500	\$38	\$2,642,887	\$1,080,359	\$1,992,750	\$1,704	\$6,558,343	\$12,276,081
Moda Health Affinity Silver 6000	\$48,761	\$21,378,203	\$8,127,008	\$3,091,057	\$20,275	\$14,601,973	\$47,267,275
Moda Health Oregon Standard Silver Affinity	\$74,748	\$2,502,628	\$3,256,039	\$2,788,045	\$228	\$6,237,465	\$14,859,153
Total							\$92,107,616

2025 CSR	\$7,756,374	(A)
2025 Paid w/o CSR	\$92,107,616	(B)
2025 Paid w/ CSR	\$99,863,990	(C) = (A) + (B)
CSR Expense	8.4%	(D)
2025 Filing CSR Load	8.0%	

Exhibit 1: Development of Rate Changes

Moda Health Plan, Inc.

Experience Period (from January 1, 2025 to December 31, 2025)

Rating Period (from January 1, 2027 to December 31, 2027)

	Formula	Experience	Total	PMPM	% of Revenue
(A)		Experience Period Member Months	378,978		
(B)		Expected Member Months in the Rating Period	540,000		
(C)		Experience Period Premium	\$270,965,657	\$714.99	100.00%
(D)		Experience Period Completed Incurred Claims	\$258,685,910	\$682.59	95.47%
(E)		Experience Period Medical Loss Ratio	95.47%		
(F)		Experience Period Completed Allowed Claims	\$360,069,407	\$950.11	
(G)		Experience Period EHB Completed Allowed Claims	\$359,346,940	\$948.20	

		Claims development:	Total	PMPM
(G)		Experience Period EHB Completed Allowed Claims	\$359,346,940	\$948.20
(H)		Trend Factor	1.215	
(I)		Morbidity Adjustment	1.040	
(J)		Demographic Shift	1.000	
(K)		Plan Design Changes	1.000	
(L)		Other	1.000	
(M)	G*H*I*J*K*L	Projected Index Rate		\$1,198.12
(N)		Reinsurance		\$107.83
(O)		Risk Adjustment		\$2.62
(P)		Exchange User Fees		3.04%
(Q)	(M-N-O)/(1-P)	Market Adjusted Index Rate		\$1,121.80
(R)		AV and Cost Sharing Design of Plan	0.7371	
(S)		Provider Network Adjustment	1.0000	
(T)		Benefits in Addition to EHB	1.0020	
(U)	Q*R*S*T	Projected Incurred Claims	\$447,405,578	\$828.53

		Admin Development	Total	PMPM	% of Revenue
(V)		Administrative Expenses	\$27,839,539	\$51.55	5.44%
(W)		Commissions	\$5,038,200	\$9.33	0.99%
(X)		Taxes and Fees	\$10,479,838	\$19.41	2.05%
(Y)	V+W+X	Total Administrative Costs	\$43,357,577	\$80.29	8.48%

		Premium development	Total	PMPM
(C)		Experience Period Premium	\$270,965,657	\$714.99
(Z)		Adjustments for Approved Rate Changes	1.092	
(AA)	C*Z	Adjusted Earned Premium	\$295,894,497	\$780.77

		Proposed Base Rate Development:	Total	PMPM	% of Revenue
(U)		Projected Incurred Claims	\$447,405,578	\$828.53	87.52%
(Y)		Total Administrative Costs	\$43,357,577	\$80.29	8.48%
(AB)		Margin / Profit	\$20,448,465	\$37.87	4.00%
(AC)	(U+Y)/(1-AB)	Required Revenue	\$511,211,620	\$946.69	100.00%
(AD)		Requested Base Rate	\$511,211,620	\$946.69	100.00%
(AE)		Requested Rate Increase (From Exhibit 3)	25.0%		
(AF)	U/AC	Target Medical Loss Ratio	87.52%		
(AG)	U/(AC-X)	Federal MLR Calculation	89.35%		

Exhibit 2: Summary of Benefit Changes

Moda Health Plan, Inc.

Covered benefit level changes

No changes.

Member cost sharing changes

Plan	Changes
All Oregon Standard Plans	Updated to match revised 2027 Oregon Standard plans
Moda Select Oregon Gold 1000	<ul style="list-style-type: none"> • Changed value tier from \$2 no deductible to \$15 no deductible • Changed select tier from \$10 no deductible to \$15 no deductible • Changed preferred specialty tier from 40% no deductible to 45% no deductible
Moda Select Oregon Gold 1500	<ul style="list-style-type: none"> • Changed per person out-of-pocket maximum from \$7,900 to \$8,500 • Changed per family out-of-pocket maximum from \$15,800 to \$17,000 • Changed value tier from \$2 no deductible to \$15 no deductible • Changed select tier from \$10 no deductible to \$15 no deductible • Changed preferred specialty tier from 40% no deductible to 45% no deductible
Moda Select Oregon Silver 3500 Direct	<ul style="list-style-type: none"> • Changed per person out-of-pocket maximum from \$8,700 to \$10,750 • Changed per family out-of-pocket maximum from \$17,400 to \$21,500 • Changed value tier from \$2 no deductible to \$15 no deductible • Changed preferred specialty tier from 40% no deductible to 45% after deductible
Moda Select Oregon Silver 3550	<ul style="list-style-type: none"> • Changed per person deductible from \$3,400 to \$3,550 • Changed per family deductible from \$6,800 to \$7,100 • Changed per person out-of-pocket maximum from \$8,250 to \$10,750 • Changed per family out-of-pocket maximum from \$16,500 to \$21,500 • Changed value tier from \$2 no deductible to \$15 no deductible • Changed preferred specialty tier from 40% no deductible to 45% after deductible
Moda Select Oregon Silver 3550 - 73% CSR	<ul style="list-style-type: none"> • Changed per person deductible from \$3,000 to \$2,500 • Changed per family deductible from \$6,000 to \$5,000 • Changed per person out-of-pocket maximum from \$7,000 to \$9,000 • Changed per family out-of-pocket maximum from \$14,000 to \$18,000 • Changed specialist visit from \$65 no deductible to \$60 no deductible • Changed urgent care visit from \$65 no deductible to \$60 no deductible • Changed naturopathic visit from \$65 no deductible to \$60 no deductible • Changed outpatient rehabilitation and habilitation visit from \$65 no deductible to \$60 no deductible • Changed biofeedback from \$65 no deductible to \$60 no deductible • Changed value tier from \$2 no deductible to \$15 no deductible • Changed preferred specialty tier from 40% no deductible to 45% after deductible
Moda Select Oregon Silver 3550 - 87% CSR	<ul style="list-style-type: none"> • Changed per person deductible from \$1,500 to \$400 • Changed per family deductible from \$3,000 to \$800 • Changed per person out-of-pocket maximum from \$2,500 to \$3,400 • Changed per family out-of-pocket maximum from \$5,000 to \$6,800 • Changed PCP office visit from \$20 no deductible to \$15 no deductible • Changed other practitioner office visit from \$20 no deductible to \$15 no deductible • Changed behavioral health & substance use disorder office visit and intensive outpatient from \$20 no deductible to \$15 no deductible • Changed acupuncture visit from \$20 no deductible to \$15 no deductible • Changed spinal manipulation visit from \$20 no deductible to \$15 no deductible • Changed prostate rectal exam (PRE) from \$20 no deductible to \$15 no deductible • Changed specialist visit from \$40 no deductible to \$35 no deductible • Changed urgent care visit from \$40 no deductible to \$35 no deductible • Changed naturopathic visit from \$40 no deductible to \$35 no deductible • Changed outpatient rehabilitation and habilitation visit from \$40 no deductible to \$35 no deductible • Changed biofeedback from \$40 no deductible to \$35 no deductible • Changed value tier from \$2 no deductible to \$10 no deductible • Changed preferred specialty tier from 40% no deductible to 45% after deductible
Moda Select Oregon Silver 3550 - 94% CSR	<ul style="list-style-type: none"> • Changed per person out-of-pocket maximum from \$975 to \$1,800 • Changed per family out-of-pocket maximum from \$1,950 to \$3,600 • Changed PCP visit from \$10 no deductible to \$15 no deductible • Changed acupuncture and spinal manipulation from \$10 no deductible to \$15 no deductible • Changed outpatient behavior health office visit and intensive outpatient visit from \$10 no deductible to \$15 no deductible • Changed specialist visit from \$20 no deductible to \$30 no deductible • Changed urgent care visit from \$20 no deductible to \$30 no deductible • Changed outpatient rehabilitation and habilitation visit from \$20 no deductible to \$30 no deductible • Changed biofeedback from \$20 no deductible to \$30 no deductible • Changed value tier from \$2 no deductible to \$5 no deductible • Changed preferred specialty tier from 40% no deductible to 45% after deductible

Moda Select Oregon Silver 4400 Direct	<ul style="list-style-type: none"> • Changed per person out-of-pocket maximum from \$8,150 to \$10,750 • Changed per family out-of-pocket maximum from \$16,300 to \$21,500 • Changed value tier from \$2 no deductible to \$15 no deductible • Changed preferred specialty tier from 40% no deductible to 45% after deductible
Moda Select Oregon Silver 5000	<ul style="list-style-type: none"> • Changed per person deductible from \$6,000 to \$5,000 • Changed per family deductible from \$12,000 to \$10,000 • Changed per person out-of-pocket maximum from \$8,250 to \$10,000 • Changed per family out-of-pocket maximum from \$16,500 to \$20,000 • Changed value tier from \$2 no deductible to \$15 no deductible • Changed preferred specialty tier from 40% no deductible to 45% after deductible
Moda Select Oregon Silver 5000 - AI/AN Limited	<ul style="list-style-type: none"> • Changed per person out-of-pocket maximum from \$8,250 to \$10,750 • Changed per family out-of-pocket maximum from \$16,500 to \$21,500 • Changed value tier from \$2 no deductible to \$15 no deductible • Changed preferred specialty tier from 40% no deductible to 45% after deductible
Moda Select Oregon Silver 5000 - 73% CSR	<ul style="list-style-type: none"> • Changed per person deductible from \$3,000 to \$2,500 • Changed per family deductible from \$6,000 to \$5,000 • Changed per person out-of-pocket maximum from \$7,000 to \$9,000 • Changed per family out-of-pocket maximum from \$14,000 to \$18,000 • Changed value tier from \$2 no deductible to \$15 no deductible • Changed preferred specialty tier from 40% no deductible to 45% after deductible
Moda Select Oregon Silver 5000 - 87% CSR	<ul style="list-style-type: none"> • Changed per person deductible from \$1,500 to \$500 • Changed per family deductible from \$3,000 to \$1,000 • Changed per person out-of-pocket maximum from \$2,500 to \$3,400 • Changed per family out-of-pocket maximum from \$5,000 to \$6,800 • Changed value tier from \$2 no deductible to \$10 no deductible • Changed preferred specialty tier from 40% no deductible to 45% after deductible
Moda Select Oregon Silver 5000 - 94% CSR	<ul style="list-style-type: none"> • Changed per person deductible from \$200 to \$300 • Changed per family deductible from \$400 to \$600 • Changed per person out-of-pocket maximum from \$975 to \$1,800 • Changed per family out-of-pocket maximum from \$1,950 to \$3,600 • Changed value tier from \$2 no deductible to \$5 no deductible • Changed preferred specialty tier from 40% no deductible to 45% after deductible
Moda Select Oregon Bronze 9000	<ul style="list-style-type: none"> • Changed per person out-of-pocket maximum from \$9,500 to \$12,000 • Changed per family out-of-pocket maximum from \$19,000 to \$24,000 • Changed value tier from \$2 no deductible to \$15 no deductible • Changed select tier from 40% no deductible to \$15 no deductible • Changed preferred specialty tier from 40% after deductible to 45% after deductible

Changes to exclusions

No changes.

Elimination of plans

Moda Health Affinity Gold 250
Moda Health Affinity Silver 2900 Direct
Moda Health Affinity Silver 3000
Moda Health Affinity Silver 3650 Direct
Moda Health Affinity Silver 4500
Moda Health Affinity Bronze 8000
Moda Health Affinity Bronze HDHP 7500

Implementation of new plan designs

No changes.

Provider network changes

Network name changed from Affinity to Moda Select. All plan names have been updated to reflect this change.
New plans with Moda Pathways Network in Clackamas, Multnomah, Washington counties.

New utilization of prior authorization programs

No changes.

Changes to eligibility requirements

No changes.

Any other change in the plan offerings that impact costs or coverage provided

No changes.

Exhibit 3: Summary of Rate Changes

Moda Health Plan, Inc,

2027 Rate Effective Date	Requested Annual Rate Change From Last Effective Date	Minimum Rate Change	Maximum Rate Change	Renewing Members
January	25.0%	11.4%	35.6%	34,111
Total	25.0%	11.4%	35.6%	34,111

Distribution of rate changes (across all effective dates)

Rate Increase	Distribution	Members
Less than 15%	1%	442
15% to 19%	6%	2,042
19% to 23%	22%	7,565
23% to 27%	32%	11,017
27% to 31%	21%	7,023
31% to 35%	13%	4,553
Greater than 35%	8%	2,568

Estimate of Contributing Factors in Rate Request

Contributing Factors	Magnitude of Impact
Experience/Risk Adjustment	3.2%
Morbidity	4.0%
Year 2 Trend	10.2%
Change in Year 1 Trend	2.0%
Administrative Expense	-0.9%
Taxes and Fees	0.6%
Profit & Risk Load	1.0%
Other	2.9%
Total	25.0%

Exhibit 4.1: Trend Information and Projection

Moda Health Plan, Inc.

Medical Only

		Utilization Trend			Cost Trend			Total Trend			Annualized Trends		
Category	Category Weights	Year 1	Year 2	Total	Year 1	Year 2	Total	Year 1	Year 2	Total	Utilization	Cost	Total
Inpatient	19.8%	2.5%	2.5%	5.1%	7.0%	7.0%	14.5%	9.7%	9.7%	20.3%	2.5%	7.0%	9.7%
Physician	40.2%	2.5%	2.5%	5.1%	7.0%	7.0%	14.5%	9.7%	9.7%	20.3%	2.5%	7.0%	9.7%
Other	40.0%	2.5%	2.5%	5.1%	7.0%	7.0%	14.5%	9.7%	9.7%	20.3%	2.5%	7.0%	9.7%
Medical Subtotal	100.0%	2.5%	2.5%	5.1%	7.0%	7.0%	14.5%	9.7%	9.7%	20.3%	2.5%	7.0%	9.7%

Medical, Pharmacy, and Capitation

		Utilization Trend			Cost Trend			Total Trend			Annualized Trends		
Category	Category Weights	Year 1	Year 2	Total	Year 1	Year 2	Total	Year 1	Year 2	Total	Utilization	Cost	Total
Medical	83.8%	2.5%	2.5%	5.1%	7.0%	7.0%	14.5%	9.7%	9.7%	20.3%	2.5%	7.0%	9.7%
Pharmacy	15.7%	3.5%	3.5%	7.1%	9.5%	9.5%	19.9%	13.3%	13.3%	28.4%	3.5%	9.5%	13.3%
Capitation	0.6%	0.0%	0.0%	0.0%	4.0%	4.0%	8.2%	4.0%	4.0%	8.2%	0.0%	4.0%	4.0%
Total	100.0%	2.6%	2.6%	5.4%	7.4%	7.4%	15.3%	10.2%	10.2%	21.5%	2.6%	7.4%	10.2%

Exhibit 4.2: Trend Information and Projection

Moda Health Plan, Inc.

Month	Completed Allowed PMPM	Normalized Completed Allowed PMPM	Rolling 12-Month	
			Normalized Completed Allowed PMPM	Rolling 12-Month Normalized Trend
2022-01	\$757.22	\$427.69		
2022-02	\$768.57	\$434.77		
2022-03	\$867.02	\$489.91		
2022-04	\$840.28	\$474.48		
2022-05	\$785.97	\$443.87		
2022-06	\$840.65	\$474.62		
2022-07	\$799.88	\$451.21		
2022-08	\$886.39	\$500.31		
2022-09	\$812.81	\$458.58		
2022-10	\$875.10	\$492.86		
2022-11	\$931.60	\$523.39		
2022-12	\$847.23	\$475.28	\$469.89	
2023-01	\$846.02	\$471.13	\$473.72	
2023-02	\$779.15	\$434.97	\$474.09	
2023-03	\$871.28	\$486.56	\$473.69	
2023-04	\$860.38	\$479.69	\$474.10	
2023-05	\$890.29	\$496.46	\$478.58	
2023-06	\$889.74	\$496.66	\$480.38	
2023-07	\$846.74	\$472.65	\$482.34	
2023-08	\$932.11	\$519.90	\$483.77	
2023-09	\$889.95	\$495.48	\$486.92	
2023-10	\$1,057.14	\$588.53	\$494.59	
2023-11	\$883.78	\$491.62	\$491.88	
2023-12	\$903.18	\$502.62	\$494.14	5.2%
2024-01	\$834.45	\$468.45	\$493.86	4.3%
2024-02	\$823.43	\$464.64	\$496.31	4.7%
2024-03	\$855.60	\$482.88	\$495.94	4.7%
2024-04	\$859.59	\$485.85	\$496.40	4.7%
2024-05	\$894.15	\$506.81	\$497.32	3.9%
2024-06	\$819.34	\$464.94	\$494.51	2.9%
2024-07	\$882.01	\$501.25	\$496.84	3.0%
2024-08	\$900.56	\$511.82	\$496.32	2.6%
2024-09	\$834.23	\$473.68	\$494.47	1.6%
2024-10	\$961.75	\$545.51	\$491.49	-0.6%
2024-11	\$910.30	\$516.07	\$493.48	0.3%
2024-12	\$1,040.71	\$589.36	\$500.38	1.3%
2025-01	\$981.46	\$551.34	\$507.56	2.8%
2025-02	\$842.15	\$474.88	\$508.13	2.4%
2025-03	\$983.69	\$554.07	\$514.37	3.7%
2025-04	\$1,001.15	\$562.99	\$521.06	5.0%
2025-05	\$965.63	\$543.06	\$524.16	5.4%
2025-06	\$1,007.05	\$566.37	\$532.66	7.7%
2025-07	\$988.68	\$557.01	\$537.30	8.1%
2025-08	\$995.30	\$561.12	\$541.36	9.1%
2025-09	\$1,036.64	\$584.64	\$550.30	11.3%
2025-10	\$1,149.27	\$648.12	\$558.86	13.7%
2025-11	\$966.16	\$545.56	\$560.94	13.7%
2025-12	\$1,150.64	\$649.89	\$566.07	13.1%

Exhibit 5: Statement of Administrative Expenses

Moda Health Plan, Inc.

Expenses	2021	2022	2023	2024	2025	Fixed or Variable	2026		Fixed or Variable	Current Filing period	
	PMPM	PMPM	PMPM	PMPM	PMPM		PMPM	% of Premium		PMPM	% of Premium
Salaries, Wages, Employment Taxes & Other Benefits	\$30.06	\$31.04	\$29.91	\$29.91	\$29.91	Variable	\$31.09	4.0%	Variable	\$32.15	3.4%
Cost Depreciation: equipment, software, furniture, etc.	\$4.54	\$3.81	\$3.58	\$3.58	\$3.58	Semi-variable	\$3.72	0.5%	Semi-variable	\$3.85	0.4%
Rent (Occupancy)	\$2.59	\$2.06	\$1.72	\$1.72	\$1.72	Semi-variable	\$1.79	0.2%	Semi-variable	\$1.85	0.2%
Marketing & Advertising	\$1.44	\$1.43	\$1.34	\$1.34	\$1.34	Semi-variable	\$1.39	0.2%	Semi-variable	\$1.44	0.2%
General Office Expenses: sundries, supplies, telephone, printing, postage, etc.	\$0.54	\$0.60	\$0.53	\$0.53	\$0.53	Semi-variable	\$0.55	0.1%	Semi-variable	\$0.57	0.1%
Third Party Administration Expenses or Fees or Other Group Service Expense or Fees	\$4.38	\$5.31	\$6.10	\$6.10	\$6.10	Semi-variable	\$6.34	0.8%	Semi-variable	\$6.56	0.7%
Legal Fees and Expenses & Other Professional or Consulting Fees	\$6.28	\$5.34	\$4.60	\$4.60	\$4.60	Semi-variable	\$4.78	0.6%	Semi-variable	\$4.94	0.5%
Traveling Expenses	\$0.06	\$0.12	\$0.19	\$0.19	\$0.19	Variable	\$0.20	0.0%	Variable	\$0.20	0.0%
Total Expenses Incurred	\$49.89	\$49.71	\$47.97	\$47.97	\$47.97		\$49.86	6.3%		\$51.55	5.4%

Premium Retention	2021	2022	2023	2024	2025	Fixed or Variable	2026		Fixed or Variable	Current Filing period	
	PMPM	PMPM	PMPM	PMPM	PMPM		PMPM	% of Premium		PMPM	% of Premium
Expenses (from above table)	\$49.89	\$49.71	\$47.97	\$47.97	\$47.97		\$49.86	6.3%		\$51.55	5.4%
Commissions	\$4.55	\$4.78	\$5.86	\$5.69	\$5.86	Variable	\$6.00	0.8%	Variable	\$9.33	1.0%
Insurer Fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Variable	\$0.00	0.0%	Variable	\$0.00	0.0%
Risk Adjustment Program Fee	\$0.18	\$0.25	\$0.22	\$0.21	\$0.18	Variable	\$0.18	0.0%	Variable	\$0.18	0.0%
Oregon Supplemental Reinsurance program fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Variable	\$0.00	0.0%	Variable	\$0.00	0.0%
HCR - Funding of Patient-Centered Outcomes Research Fee	\$0.20	\$0.20	\$0.20	\$0.20	\$0.20	Variable	\$0.20	0.0%	Variable	\$0.20	0.0%
Oregon State Premium Tax	\$12.29	\$12.65	\$13.38	\$14.03	\$14.92	Variable	\$15.72	2.0%	Variable	\$18.93	2.0%
Oregon Exchange Fee	\$17.38	\$16.95	\$17.48	\$16.94	\$12.17	Variable	\$19.10	2.4%	Variable	\$28.80	3.0%
Profit/Margin					\$14.92		\$23.58	3.0%		\$37.87	4.0%
Total Premium Retention	\$84.49	\$84.54	\$85.11	\$85.04	\$96.23		\$114.63			\$146.87	

Exhibit 6: Plan Relativities

Moda Health Plan, Inc.

	Plan ID	Marketing Name	Metal Tier	Plan Actuarial Value	AV Calculator Used	Previous Filing Plan Relativity	Plan Relativity	% change in plan relativity	Identify quarter and year	Benefit Substitution(s)	Exchange Status	Geographic Areas Offered	Pediatric Dental Embedded
1	39424OR1670001	Moda Select Oregon Standard Gold	Gold	82.0%	Yes	1.079	1.097	1.7%	Q1 2027	No	Both	1,2,3,4,5,6,7	No
2	39424OR1670002	Moda Select Oregon Standard Silver	Silver	71.9%	Yes	0.902	0.908	0.7%	Q1 2027	No	Both	1,2,3,4,5,6,7	No
3	39424OR1670003	Moda Select Oregon Standard Bronze	Bronze	64.6%	Yes	0.743	0.786	5.7%	Q1 2027	No	Both	1,2,3,4,5,6,7	No
4	39424OR1700001	Moda Select Oregon Gold 1000	Gold	80.2%	Yes	1.100	1.117	1.5%	Q1 2027	No	Both	1,2,3,4,5,6,7	Yes
5	39424OR1680008	Moda Select Oregon Gold 1500	Gold	78.8%	Yes	1.052	1.085	3.1%	Q1 2027	No	Both	1,2,3,4,5,6,7	No
6	39424OR1680001	Moda Select Oregon Silver 3500 Direct	Silver	70.0%	Yes	0.873	0.872	-0.1%	Q1 2027	No	Off	1,2,3,4,5,6,7	No
7	39424OR1680002	Moda Select Oregon Silver 3550	Silver	70.2%	Yes	0.928	0.908	-2.1%	Q1 2027	No	Both	1,2,3,4,5,6,7	No
8	39424OR1680003	Moda Select Oregon Silver 4400 Direct	Silver	69.2%	Yes	0.838	0.859	2.4%	Q1 2027	No	Off	1,2,3,4,5,6,7	No
9	39424OR1660001	Moda Select Oregon Silver 5000	Silver	70.3%	Yes	0.876	0.912	4.1%	Q1 2027	No	Both	1,2,3,4,5,6,7	No
10	39424OR1660002	Moda Select Oregon Bronze 9000	Bronze	62.5%	Yes	0.741	0.750	1.2%	Q1 2027	No	Both	1,2,3,4,5,6,7	No
11	39424OR1680009	Moda Pathways Oregon Gold 1500	Gold	78.8%	Yes		0.990		Q1 2027	No	Both	1	No
12	39424OR1660003	Moda Pathways Oregon Silver 5000	Silver	70.3%	Yes		0.832		Q1 2027	No	Both	1	No
13	39424OR1660004	Moda Pathways Oregon Bronze 9000	Bronze	62.5%	Yes		0.685		Q1 2027	No	Both	1	No

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	123,173,613		123,173,613	119,110,933
2. Stocks (Schedule D):				
2.1 Preferred stocks			0	0
2.2 Common stocks	73,156,455		73,156,455	59,653,225
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)			0	0
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	0
5. Cash (\$ 30,269,833 , Schedule E - Part 1), cash equivalents (\$ 686,795 , Schedule E - Part 2) and short-term investments (\$, Schedule DA)	30,956,628		30,956,628	(3,213,412)
6. Contract loans, (including \$ premium notes)			0	0
7. Derivatives (Schedule DB)			0	0
8. Other invested assets (Schedule BA)			0	0
9. Receivables for securities			0	0
10. Securities lending reinvested collateral assets (Schedule DL)			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	227,286,696	0	227,286,696	175,550,746
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	779,980		779,980	707,982
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	777,286	0	777,286	931,639
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)			0	0
15.3 Accrued retrospective premiums (\$ 93,000) and contracts subject to redetermination (\$ 10,244,944)	10,337,944		10,337,944	10,992,526
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	131,960,027		131,960,027	100,742,546
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts	5,464,621		5,464,621	4,445,397
17. Amounts receivable relating to uninsured plans	23,652,622	1,848,214	21,804,408	32,693,723
18.1 Current federal and foreign income tax recoverable and interest thereon	4,461,003		4,461,003	7,217,996
18.2 Net deferred tax asset	53,776	53,776	0	0
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software	4,496,132	4,496,132	0	0
21. Furniture and equipment, including health care delivery assets (\$)			0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	8,660,870		8,660,870	26,688,194
24. Health care (\$ 32,059,087) and other amounts receivable	222,704,339	2,246,794	220,457,545	190,610,765
25. Aggregate write-ins for other-than-invested assets	21,381,074	4,440,165	16,940,909	251,166
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	662,016,370	13,085,081	648,931,289	550,832,680
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	662,016,370	13,085,081	648,931,289	550,832,680
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Miscellaneous prepaids	4,191,131	4,191,131	0	0
2502. Miscellaneous receivables	396,099	249,034	147,065	251,166
2503. Cost savings reduction class action lawsuit recovery	16,793,844	0	16,793,844	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	21,381,074	4,440,165	16,940,909	251,166

LIABILITIES, CAPITAL AND SURPLUS

	Current Year			Prior Year
	1 Covered	2 Uncovered	3 Total	4 Total
1. Claims unpaid (less \$ 10,224,000 reinsurance ceded)	58,798,762	2,803,000	61,601,762	63,342,400
2. Accrued medical incentive pool and bonus amounts	3,592,202		3,592,202	3,346,409
3. Unpaid claims adjustment expenses.....	5,334,974	254,000	5,588,974	5,274,501
4. Aggregate health policy reserves, including the liability of \$0 for medical loss ratio rebate per the Public Health Service Act	46,977,705		46,977,705	33,227,904
5. Aggregate life policy reserves.....			0	0
6. Property/casualty unearned premium reserves.....			0	0
7. Aggregate health claim reserves.....			0	0
8. Premiums received in advance.....	12,515,417		12,515,417	10,119,620
9. General expenses due or accrued.....	14,553,342		14,553,342	9,496,887
10.1 Current federal and foreign income tax payable and interest thereon (including \$ on realized capital gains (losses)) ...	0		0	0
10.2 Net deferred tax liability.....			0	0
11. Ceded reinsurance premiums payable.....	133,916,325		133,916,325	109,069,289
12. Amounts withheld or retained for the account of others.....	1,048,812		1,048,812	0
13. Remittances and items not allocated.....	1,621,413		1,621,413	142,310
14. Borrowed money (including \$ current) and interest thereon \$ (including \$ current).....			0	0
15. Amounts due to parent, subsidiaries and affiliates.....	658,601		658,601	879
16. Derivatives.....			0	0
17. Payable for securities.....			0	0
18. Payable for securities lending			0	0
19. Funds held under reinsurance treaties (with \$0 authorized reinsurers, \$0 unauthorized reinsurers and \$0 certified reinsurers).....			0	0
20. Reinsurance in unauthorized and certified (\$) companies			0	0
21. Net adjustments in assets and liabilities due to foreign exchange rates			0	0
22. Liability for amounts held under uninsured plans.....	283,583,592		283,583,592	241,240,457
23. Aggregate write-ins for other liabilities (including \$ current).....	96,396	0	96,396	255,073
24. Total liabilities (Lines 1 to 23).....	562,697,541	3,057,000	565,754,541	475,515,729
25. Aggregate write-ins for special surplus funds.....	XXX	XXX	0	0
26. Common capital stock.....	XXX	XXX	2,500,000	2,500,000
27. Preferred capital stock.....	XXX	XXX		
28. Gross paid in and contributed surplus.....	XXX	XXX	75,446,865	75,446,865
29. Surplus notes.....	XXX	XXX	20,000,000	20,000,000
30. Aggregate write-ins for other-than-special surplus funds.....	XXX	XXX	0	0
31. Unassigned funds (surplus).....	XXX	XXX	(14,770,117)	(22,629,914)
32. Less treasury stock, at cost:				
32.1 shares common (value included in Line 26 \$).....	XXX	XXX		
32.2 shares preferred (value included in Line 27 \$).....	XXX	XXX		
33. Total capital and surplus (Lines 25 to 31 minus Line 32).....	XXX	XXX	83,176,748	75,316,951
34. Total liabilities, capital and surplus (Lines 24 and 33)	XXX	XXX	648,931,289	550,832,680
DETAILS OF WRITE-INS				
2301. Unclaimed property	96,396		96,396	255,073
2302.				
2303.				
2398. Summary of remaining write-ins for Line 23 from overflow page	0	0	0	0
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)	96,396	0	96,396	255,073
2501.	XXX	XXX		
2502.	XXX	XXX		
2503.	XXX	XXX		
2598. Summary of remaining write-ins for Line 25 from overflow page	XXX	XXX	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	XXX	XXX	0	0
3001.	XXX	XXX		
3002.	XXX	XXX		
3003.	XXX	XXX		
3098. Summary of remaining write-ins for Line 30 from overflow page	XXX	XXX	0	0
3099. Totals (Lines 3001 through 3003 plus 3098)(Line 30 above)	XXX	XXX	0	0

STATEMENT OF REVENUE AND EXPENSES

	Current Year		Prior Year
	1 Uncovered	2 Total	3 Total
1. Member months.....	XXX	1,367,280	1,281,253
2. Net premium income (including \$ non-health premium income)	XXX	530,888,252	477,917,824
3. Change in unearned premium reserves and reserve for rate credits	XXX	0	0
4. Fee-for-service (net of \$ medical expenses).....	XXX	0	0
5. Risk revenue	XXX	0	0
6. Aggregate write-ins for other health care related revenues	XXX	704,353	2,940,236
7. Aggregate write-ins for other non-health revenues	XXX	0	0
8. Total revenues (Lines 2 to 7)	XXX	531,592,605	480,858,060
Hospital and Medical:			
9. Hospital/medical benefits		504,694,418	445,096,443
10. Other professional services		66,503,325	61,966,823
11. Outside referrals		53,729,522	56,402,263
12. Emergency room and out-of-area		50,971,625	48,349,679
13. Prescription drugs		166,790,308	123,184,342
14. Aggregate write-ins for other hospital and medical.....	0	0	0
15. Incentive pool, withhold adjustments and bonus amounts		3,525,575	4,022,728
16. Subtotal (Lines 9 to 15)	0	846,214,773	739,022,278
Less:			
17. Net reinsurance recoveries		357,990,415	284,867,193
18. Total hospital and medical (Lines 16 minus 17)	0	488,224,358	454,155,085
19. Non-health claims (net)			
20. Claims adjustment expenses, including \$ 18,524,251 cost containment expenses		49,142,029	48,078,595
21. General administrative expenses		23,691,780	24,508,859
22. Increase in reserves for life and accident and health contracts (including \$ increase in reserves for life only)		0	0
23. Total underwriting deductions (Lines 18 through 22).....	0	561,058,167	526,742,539
24. Net underwriting gain or (loss) (Lines 8 minus 23)	XXX	(29,465,562)	(45,884,479)
25. Net investment income earned (Exhibit of Net Investment Income, Line 17)		7,096,419	4,938,403
26. Net realized capital gains (losses) less capital gains tax of \$ 132,563		498,687	3,284,134
27. Net investment gains (losses) (Lines 25 plus 26)	0	7,595,106	8,222,537
28. Net gain or (loss) from agents' or premium balances charged off [(amount recovered \$) (amount charged off \$)]			
29. Aggregate write-ins for other income or expenses	0	18,480,098	1,452,200
30. Net income or (loss) after capital gains tax and before all other federal income taxes (Lines 24 plus 27 plus 28 plus 29)	XXX	(3,390,358)	(36,209,742)
31. Federal and foreign income taxes incurred	XXX	(2,806,224)	(8,090,994)
32. Net income (loss) (Lines 30 minus 31)	XXX	(584,134)	(28,118,748)
DETAILS OF WRITE-INS			
0601. Service Agreement and Participating Program Revenue (see Note 10E)	XXX	704,353	2,940,236
0602.	XXX		0
0603.	XXX		0
0698. Summary of remaining write-ins for Line 6 from overflow page	XXX	0	0
0699. Totals (Lines 0601 through 0603 plus 0698)(Line 6 above)	XXX	704,353	2,940,236
0701.	XXX		0
0702.	XXX		0
0703.	XXX		0
0798. Summary of remaining write-ins for Line 7 from overflow page	XXX	0	0
0799. Totals (Lines 0701 through 0703 plus 0798)(Line 7 above)	XXX	0	0
1401.			0
1402.			0
1403.			0
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0	0
1499. Totals (Lines 1401 through 1403 plus 1498)(Line 14 above)	0	0	0
2901. Miscellaneous income		1,686,254	1,452,200
2902. Cost savings reduction class action lawsuit recovery		16,793,844	0
2903.			0
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0	0
2999. Totals (Lines 2901 through 2903 plus 2998)(Line 29 above)	0	18,480,098	1,452,200

STATEMENT OF REVENUE AND EXPENSES (Continued)

	1 Current Year	2 Prior Year
CAPITAL AND SURPLUS ACCOUNT		
33. Capital and surplus prior reporting year.....	75,316,951	105,859,867
34. Net income or (loss) from Line 32	(584,134)	(28,118,748)
35. Change in valuation basis of aggregate policy and claim reserves		
36. Change in net unrealized capital gains (losses) less capital gains tax of \$ 2,045,432	7,694,718	1,475,533
37. Change in net unrealized foreign exchange capital gain or (loss)		
38. Change in net deferred income tax	(1,600,548)	(1,465,206)
39. Change in nonadmitted assets	2,349,761	10,305,427
40. Change in unauthorized and certified reinsurance	0	0
41. Change in treasury stock	0	0
42. Change in surplus notes	0	(15,000,000)
43. Cumulative effect of changes in accounting principles.....		
44. Capital Changes:		
44.1 Paid in	0	0
44.2 Transferred from surplus (stock dividend).....	0	0
44.3 Transferred to surplus.....		
45. Surplus adjustments:		
45.1 Paid in	0	2,260,078
45.2 Transferred to capital (stock dividend)		
45.3 Transferred from capital		
46. Dividends to stockholders		
47. Aggregate write-ins for gains or (losses) in surplus	0	0
48. Net change in capital and surplus (Lines 34 to 47)	7,859,797	(30,542,916)
49. Capital and surplus end of reporting period (Line 33 plus 48)	83,176,748	75,316,951
DETAILS OF WRITE-INS		
4701.		
4702.		
4703.		
4798. Summary of remaining write-ins for Line 47 from overflow page	0	0
4799. Totals (Lines 4701 through 4703 plus 4798)(Line 47 above)	0	0

Company Name: Moda Health Plan, Inc.

As of December 31, 2025, the Company had total admitted assets of \$648.9 million and capital and surplus of \$83.2 million. For the year ended December 31, 2025, the Company had a net underwriting loss of \$29.5 million. Reserves for 2025 were \$67.2 million, down from \$68.6 million in 2024. For more details on our financial position, profitability, surplus, reserves and investment earnings, please see attached excerpts from our annual statement filing.

The requested change in the premium rate for this filing is necessary to cover increasing hospital and medical expenses as well as to maintain adequate surplus levels and prevent significant rate increases on this segment of our business in future filings.

Risk Based Capital for the Last 5 Years

2021	684%
2022	496%
2023	463%
2024	415%
2025	425%

2027 Oregon Standard Review Questions

Moda Health Plan, Inc.

1. What is the greatest financial loss and gain that the company believes is conceivable in 2026? 2027?

a. Please describe the nature, extent, and results of stress testing performed in developing the proposed rates.

b. How have these projections changed since last year's filing?

The Oregon Individual segment is currently projected to make a negative net contribution to overhead after commissions, taxes, and fees have been paid for calendar year 2026. For stress testing, we used a range of values for the claims trend, enrollment change, and risk adjustment results. Last year we projected the financial gains for 2026 to be between -1% and +4%. Emerging 2026 experience is emerging unfavorable compared to the original 2026 forecast.

For 2027 we project the potential gains and losses to fall between -1% and +4% with higher emerging trends reflected in the 2025 experience period used to develop the 2027 projections.

These projections reflect changing underlying experience that is accounted for in the rates requested but is otherwise similar to last year's filing.

2. What was the average age factor for 2026 premiums? What is the initial average age factor being filed for 2027 premiums?

The average age factor for 2026 premium was 1.747. The average age factor for 2027 premiums is 1.762.

3. Primary Care spending: As required by OAR 836-053-0473, identify the following information regarding the company's spending on primary care in the Primary Care Spending in Oregon Report (located at the following link

<https://www.oregon.gov/oha/HPA/ANALYTICS/Pages/Primary-Care-Spending-Dashboard.aspx>).

a. Percentage of medical spending allocated to primary care.

According to the CPT, ICD and Taxonomy codes provided, our Primary Care spending was 12.6% of total spend.

b. If the organizations spend is less than 12%, the rate filing should include a plan to increase primary care spending by 1% per year.

N/A

4. Under SB 1529 (2020), consumers are entitled to three \$5 primary care visits annually, before deductible.

a. How many consumers used at least one of the \$5 visits in 2025.

13,500 consumers used at least one.

b. How many consumers used all three visits in 2025?

2,900 consumers used all three visits.

5. What is the load to silver plan rates attributable to the non-payment of CSRs? How is this is calculated?

The load to silver plan rates attributable to the non-payment of CSRs is 2.0%. This was calculated by looking at 2026 enrollment in the on-exchange silver base plans and their cost share variants.

Looking at enrollment shifts between 2025 and 2026, it is estimated that 50% of BHP eligible members moved to BHP. 2027 projected membership assumes that all BHP-eligible members have moved to BHP, finalizing the migration.

The resulting membership produces a 71.3% AV with CSR and an assumed 70% AV without CSR. The ratio between the higher and lower AV is 1.019 which is the basis for the 2.0% silver load.

Variant	Weight	With CSR	Without CSR
CSV0	1.4%	100.0%	70.0%
CSV1	28.9%	73.0%	70.0%
CSV2	0.0%	87.0%	70.0%
CSV3	0.0%	94.0%	70.0%
CSVL	0.9%	70.0%	70.0%
NA	68.7%	70.0%	70.0%
Total		71.3%	70.0%

6. What is your organizations 2025 spend on telehealth? Both the total claims dollar amount and the percent of overall claims spend?

We spent about \$11 million in 2025 or about 4% of our total overall spend.

7. Has your organization experienced increased spending on abortion service with recent federal actions, or actions of other states, related to abortion access?

Yes, we are seeing increased spending on abortion services since these changes were enacted. Larger increases were observed in 2024 with more moderate increases observed in 2025.

8. How is your organization managing healthcare workforce shortages impacting care availability generally?

a. Are providers requesting contract changes due to workforce shortages?

b. How has your organization adjusted networks to ensure adequacy?

Like other payers, Moda is experiencing pressures on multiple fronts related to health care worker labor shortages. With providers experiencing post-pandemic inflationary pressures, they are seeking increases that generally exceed previous years' requests. Moda is addressing these pressures on multiple fronts including negotiating moderated rates, emphasizing value-based agreements that involve payer/provider collaboration to decrease any inefficiencies, and looking creatively at opportunities to increase access. This may include evaluating different licensure options, entering into new virtual care options, and other point solutions.

9. How many members who were enrolled in the -05 (87% CSR) and -06 (95% CSR) silver plans did not re-enroll with your company in 2026?

1,164 members that were enrolled in 87% and 95% CSR Silver plans in 2025 did not re-enroll with us in 2026.

10. For the following categories of care please provide the trend, total claim dollars spent, and the percentage of overall claims spend for the following service category. Have there been noticeable utilization changes in these categories?

a. Mental Healthcare/Substance Use Disorder Services

b. Inpatient/hospitalization

c. Prescription Drug

d. Preventive Services

e. Outpatient care, not including emergency care

f. Emergency services

Service Category	2024 to 2025 Trend	2025 Paid	Percent of Total
Mental Healthcare/Substance Use Disorder Services	8%	\$13,161,296	4%
Inpatient/hospitalization	13%	\$53,584,728	17%
Prescription Drug	3%	\$70,151,829	22%
Preventive Services	24%	\$2,300,196	1%
Outpatient care, not including emergency care	13%	\$168,361,020	54%
Emergency services	14%	\$6,234,667	2%

No noticeable changes in utilization between the two years.

11. What is the total dollar amount of prescription drug rebates received in the experience period?

ACA Oregon Individual had a 2025 prescription drug rebate of \$15.5 million.

12. What is the percent of overall spend on in-network vs. out-of-network spend?

In 2025, 96% of the ACA Individual spend was in-network.

13. Has your organization experienced an increase in claims costs from ongoing communicable disease events in Oregon or nationally – including whooping cough, avian flu, and measles?

Yes, communicable disease events claim costs are emerging higher than historic trends.

14. In what ways has the company reflected federal uncertainty in the filed rates?

No provisions for federal uncertainty were included in the rate development.

15. For Plan Year 2027, did your organization use any form of generalized linear model (GLM), machine learning model, or other complex statistical model in developing rating factors or projecting claims to prepare and submit this rate filing?

a. If yes, please identify which categories of benefits were subjected to the model.

b. Please indicate if different models were used for different categories of benefits.

No.

16. What is the PMPM dollar amount of prescription drug rebates received in the experience period. What are the PMPM dollar amount of prescription drug rebates in the projected period?

In the experience period, prescription drug rebates were \$40.78 PMPM. In the projected period, prescription drug rebates are \$48.89 PMPM.

17. Aside from trend and experience, provide the top three factors or variables contributing to the requested rate increase. Similarly, please provide the top three factors or variables that caused downward pressure on the requested change.

The top three factors or variables contributing to the requested rate increase are:

- Risk Adjustment
 - 2027 risk adjustment projections were based on historical results, emerging 2026 experience, and Wakely's estimated impact of 2027 HHS model changes. Moda's risk adjustment receivable is projected to decrease from the \$20.96 PMPM receivable projected in the 2026 rate filing to the \$1.92 PMPM projected in 2027.
- Market morbidity
 - A 1.040 market morbidity adjustment was included to reflect the estimated impact of the expiration of the enhanced premium tax credits in 2026. The expectation is that lower morbidity individuals are more likely to exit the market due to rising net

premiums. This can be observed in 2026 market enrollment decreasing and a shift in emerging utilization trends in 2026.

- Larger known and anticipated contract increases with certain providers
 - This is reflected in both the overall rate increase and changes in area factors.

The top three factors or variables that cause downward pressure on the requested change are:

- Addition of a new lower cost network in Multnomah, Clackamas, Washington
 - This does not impact the rate change on renewing plans but it does offer a lower cost renewal option for members in these counties.
- Continuation of Oregon Reinsurance Program
 - The reinsurance estimate used in this rate filing is 9% of the projected index rate. The continuation of this program continues to reduce costs to carriers and reduce premiums for members.
- Reduced Silver Load due to CSV2 and CSV3 moving to BHP
 - Silver loading was reduced from 5.3% in 2026 to 2.0% in 2027. This reflects the anticipated movement of remaining CSV2 and CSV3 members moving to BHP in 2027. This has a relatively small impact on the overall rate change but will have a larger impact on members enrolling in Silver plans.

Projected Age Distribution

Moda Health Plan, Inc.

Age Band	Federal Age Factor	Membership Distribution
0-14	0.635	8.4%
15	0.635	0.7%
16	0.635	0.8%
17	0.635	0.8%
18	0.635	0.8%
19	0.635	0.8%
20	0.635	0.9%
21	1.000	0.8%
22	1.000	0.8%
23	1.000	0.6%
24	1.000	0.7%
25	1.004	0.6%
26	1.024	1.2%
27	1.048	1.0%
28	1.087	1.1%
29	1.119	1.2%
30	1.135	1.2%
31	1.159	1.2%
32	1.183	1.3%
33	1.198	1.3%
34	1.214	1.5%
35	1.222	1.4%
36	1.230	1.5%
37	1.238	1.7%
38	1.246	1.7%
39	1.262	1.7%
40	1.278	1.9%
41	1.302	1.8%
42	1.325	1.9%
43	1.357	2.0%
44	1.397	2.1%
45	1.444	1.9%
46	1.500	2.0%
47	1.563	2.0%
48	1.635	1.9%
49	1.706	1.9%
50	1.786	2.0%
51	1.865	2.1%
52	1.952	2.0%
53	2.040	2.4%
54	2.135	2.4%
55	2.230	2.3%
56	2.333	2.6%
57	2.437	2.5%
58	2.548	2.8%
59	2.603	3.0%
60	2.714	3.4%
61	2.810	3.8%
62	2.873	4.8%
63	2.952	5.3%
64+	3.000	3.7%

Weighted Average

1.7622

Risk Adjustment Transfer Calculation

Moda Health Plan, Inc.

	2025 as of Rate Filing Deadline		2027 Projected	
Estimated Statewide Average Premium PMPM	\$679.36		\$817.55	
% of premium that applies towards risk adjustment	86%		86%	
(A) Applicable premium	\$584.25		\$703.09	
<u>Adjustments without Risk Selection</u>	Plan	Statewide	Plan	Statewide
(B) Metallic Level Actuarial Value	0.6714	0.6728	0.6714	0.6728
(C) Allowable Rating Factor	1.7623	1.7211	1.7623	1.7211
(D) Induced Demand Factor	1.0249	1.0257	1.0249	1.0257
(E) Geographic Cost Factor	1.0551	0.9974	1.0551	0.9974
(F) Adjustment Factor without Risk Selection (B*C*D*E)	1.2780	1.1828	1.2780	1.1828
(G) Expected Plan Premium PMPM without Risk Selection [A / F (Statewide) * F (Plan)]		\$631.28		\$759.69
<u>Adjustments with Risk Selection</u>	Plan	Statewide	Plan	Statewide
(H) Risk Score	1.2937	1.2482	1.2386	1.1977
(I) Induced Demand Factor	1.0249	1.0257	1.0249	1.0257
(J) Geographic Cost Factor	1.0551	0.9974	1.0551	0.9974
(K) Adjustment with Risk Selection (H*I*J)	1.3994	1.2892	1.3399	1.2369
(L) Expected Plan Premium PMPM with Risk Selection [A / K (Statewide) * K (Plan)]		\$634.20		\$761.62
(M) Risk Adjustment Transfer (receivable = positive; payable = negative)		\$2.92		\$1.92

*adjustment factor applied to match Wakely PMPM

Consumer Friendly Summary Document for Moda Health Plan's 2027 Rate Filing
Moda Health Plan, Inc.
Individual Health Benefit Plans

Company Information:

Moda Health Plan, Inc.

<https://www.modahealth.com/>

1-888-217-2363

SERFF Tracking Number: ODSV-134971950

Average Requested Rate Change: 25.0%

Minimum Requested Rate Change: 11.4%

Maximum Requested Rate Change: 35.6%

Effective Dates:

The requested rate changes included in this rate filing apply to January 1, 2027 through December 31, 2027 effective dates.

Plans Impacted:

10 renewing plans are subject to the rate changes included in this rate filing. All of the renewing plans are offered on our statewide Moda Select network.

7 plans are being discontinued. Members on discontinued plans are being crosswalked to the nearest equivalent at renewal.

3 new plans are included in this rate filing. All of the new plans are offered on our new Portland area Pathways network.

Covered Lives Impacted:

At the time of this rate filing's submission, 35,210 members were impacted.

Breakdown of the Rate Change:

Exhibit 3 included with the rate filing provides a breakdown of the overall 25.0% rate increase. The projected premium PMPM included in this rate filing is \$952. The 25.0% average requested rate change reflects a \$190 PMPM increase.

January 2025 through December 2025 experience with two years of trend were used to develop the January 2027 through December 2027 projection.

The most significant component is trend and experience. Rising medical cost trends, contract increases with providers, and 2025 experience performing worse than expected account for a significant portion of the rate increase. Annualized trend is 10.2%. This component contributes about \$78 PMPM to the overall premium increase.

The next most significant component is a market morbidity adjustment which reflects the anticipated impact of the expiration of enhanced premium tax credits. Emerging experience points to market

enrollment decreasing with higher morbidity members more likely to maintain coverage and lower morbidity members more likely to drop or enroll in other coverage. This assumption is worth 4% or roughly \$30 PMPM to the overall premium increase.

Other less significant components include unfavorable experience/risk adjustment and an increase in assumed trends.

Breakdown of Retained Premium and Medical Loss Ratio:

The table below shows the last three calendar years performance for Moda Health Plan’s Oregon Individual segment. Both claims and premium are shown on an incurred basis. Claims are net of certain components like pharmacy rebates and PBM fees. Premiums are net of certain components like risk adjustment.

	2023	2024	2025
Net Claims	\$197,308,454	\$211,044,196	\$260,157,658
Net Premiums	\$223,250,730	\$237,228,765	\$266,458,223
Loss Ratio	88.4%	89.0%	97.6%

Service Area:

There is no change in service area for the renewing plans offered in this rate filing. All renewing plans are offered statewide on our statewide Moda Select network.

The service area for the new Pathways network plan offerings is the Portland area.

Network Type:

There is no change in network type for the plans offered in this rate filing. All renewing plans continue to use an EPO network plan design. Additionally, all new plans use an EPO network plan design.

Out of Area Coverage:

There are no significant changes in out of area coverage for the plans offered in this rate filing. We continue to utilize wrap networks to cover out of area dependents with subscribers in Oregon.

Major Health Care Providers:

At the time of this filing, there are no known changes to the Moda Select network in regards to the large regional hospital systems and major health care provider networks included in it.