

From: [PRUITT Maleeja T * DCBS](#) on behalf of [DCBS RATESFORMS * DCBS](#)
To: [SIZEMORE Tashia * DCBS](#)
Subject: FW: Proposed Healthcare Insurance increases
Date: Monday, June 15, 2026 7:22:43 AM

From: Donald Snedecor <donsnedecor@gmail.com>
Sent: Thursday, June 11, 2026 10:29 AM
To: DCBS RATESFORMS * DCBS <Dcbs.ratesforms@dcbs.oregon.gov>
Subject: Proposed Healthcare Insurance increases

You don't often get email from donsnedecor@gmail.com. [Learn why this is important](#)

My wife and I are in the process of retiring, are planning on living on savings for now, and have a limited budget. Living in Oregon is expensive enough, with retirement income taxed by the state. Social Security is also taxed heavily by the federal government creating a "tax torpedo" for those of us retiring with traditional 401k and IRA accounts.

Already we are noticing our health insurance is outpacing our mortgage and other expenses. Between COBRA and Medicare plans, our cost is already more than \$1100 a month. Add another \$600 for longterm and shortterm policies. The insurance companies proposed premium increases of up to 25% will only put more pressure on our ability to pay our bills.

Unless the state is proposing to offset these increases with tax credits for middle income taxpayers (which is wishful thinking), then these increases should be comparable to other cost-of-living increases. For example, I believe the COLA for Social Security is about 2-3%.

The insurance companies should have to prove that their expenses have increased dramatically, and that they have done everything possible to keep their costs down. (Increasing profits for shareholders should not be a consideration.) Otherwise, the maximum annual increase should be no more than 5%.

As much as I like living in Oregon, increasing healthcare premiums at the proposed magnitude will only make retiring in such an expensive state less feasible.

Sincerely,

Don Snedecor

Portland, Oregon