



Hearing Officer's Report to Agency on Rulemaking Hearing

Date: 6/2/2026

To: Department of Consumer and Business Services

From: Ethan Baldwin, Hearing Officer

Subject: Amendment to 2026 Standard Silver Health Benefit Plan

Hearing Date/Time: May 26, 2026

Hearing Location: Hybrid meeting conducted in person at Labor and Industries Building and virtually on Microsoft Teams

Comment Period End: June 2, 2026

Background

ORS 743B.130 requires the Department of Consumer and Business Services (DCBS) to prescribe by rule the form, level of coverage, and benefit design for bronze and silver health benefit plans that must be offered by insurance carriers. These plans must meet federal requirements issued by the Department of Health and Human Services (HHS). Each year, HHS updates the actuarial value (AV) calculator used for determining coverage levels. Changes may include costs, plan designs, populations, developments in the function and operation of the AV calculator and other actuarially relevant factors. DCBS provides exhibits to the standard bronze and silver plans, in rule, that prescribe the benefits the plans must provide.

The changes made by HHS this year require DCBS to reduce certain benefits on the standard bronze and silver plans, to bring the plans into AV compliance.

Hearing

A public hearing to receive testimony was held on May 26, 2026. Notice for the hearing was published in the Oregon Bulletin on May 1, 2026. Public testimony was accepted until 5:00 p.m. on June 2, 2026. Representing DCBS at the public hearing were Ethan Baldwin, Brooke Hall, Tim Hinkel and Karen Winkel. Five members of the public attended the hearing in person or remotely, and none provided verbal testimony. No public comments were received in writing after the Notice of Proposed Rulemaking was published and before the comment deadline.

Summary of Testimony

Neither verbal nor written testimony was received.

Discussion

As no comments were received, no further discussion is necessary.

Recommendation

I recommend adopting the rule as proposed.

Ethan Baldwin
Hearing Officer
Division of Financial Regulation

This Summary and Recommendation are reviewed and adopted.

Signed this _____ day of June, 2026.

TK Keen, Administrator
Insurance Commissioner
Division of Financial Regulation
Department of Consumer and Business Services