

**DEPARTMENT OF CONSUMER AND BUSINESS SERVICES  
INSURANCE DIVISION**

**DIVISION 053  
Health Benefit Plans**

**836-053-0480(Adopt)**

**Consumer Friendly Summary Document for Rate Filings**

- (1) This rule applies to plan years beginning on and after January 1, 2026.
- (2) Every insurer that offers a health benefit plan for small employers or an individual health benefit plan must file with each rate filing a consumer-friendly summary document that includes the following:
  - (a) Filing company's legal name;
  - (b) Rate Filing SERFF tracking number;
  - (c) Requested average rate change in percentage;
  - (d) Requested rate change effective date;
  - (e) Plans impacted by the rate request;
  - (f) Covered lives impacted by the rate request;
  - (g) Visual representation of changes in service areas in this state;
  - (h) A breakdown of rate request attributed to the following:
    - a. Dollar and percentage for medical trend;
    - b. Dollar and percentage from legislation;
    - c. Dollar and percentage for market-wide uncertainty
  - (i) A breakdown of retained premium and Medical Loss Ratio for the past three, full calendar years and;
  - (j) A narrative description of any significant changes in networks that may include, but not be limited to:
    - a. Switching from a preferred provider organization (PPO) to an exclusive provider organization (EPO);
    - b. Changes in out of area coverages;
    - c. Changes to major health care provider network contracting including, but not limited to, adding or removing large regional hospital systems.

STATUTORY/OTHER AUTHORITY: ORS 731.244, Oregon Laws Chapter 121 (2025), HB 2564

STATUTES/OTHER IMPLEMENTED: ORS 743B.130

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