

## Oregon Department of Consumer and Business Services Division of Financial Regulation, Bulletin No. DFR 2026-3

TO: All carriers offering individual or group health benefit plans in Oregon

DATE: June 22, 2026

RE: 2026 Network Adequacy Reporting Requirements for Low-Income Zip Codes and Health Professional Shortage Areas (HPSAs)

### I. PURPOSE

The purpose of this bulletin is to establish the official low-income zip code and Health Professional Shortage Area (HPSA) lists for the 2026 plan year. OAR 836-053-0310 requires the Division of Financial Regulation to publish these lists annually. Carriers must use these specific data sources to complete annual network adequacy reporting.

### II. AUTHORITY

- ORS 731.016
- ORS 731.244
- ORS 743B.505
- OAR 836-053-0310

### III. DEFINITIONS

“Low-Income Zip Code” means a zip code included in the Centers for Medicare and Medicaid Services (CMS) Marketplace low-income zip code list for the applicable plan year, as published by CMS.

“Health Professional Shortage Area” means a geographic area, population group, or facility designated as such by the Department of Health and Human Services under 42 U.S.C. § 254e.

### IV. REQUIRED DATA SOURCES

Low-Income Zip Codes:

The department adopts the plan year 2026 CMS Marketplace Low-income Zip Code list to establish the standard for the 2026 reporting year. The division has attached the excel file as an addendum to this bulletin to provide a static record for reporting.

Health Professional Shortage Areas:

To identify geographic areas, population groups, or facilities designated as HPSAs, carriers must use the official tool maintained by the Health Resources and Services Administration (HRSA). The current HPSA data is searchable here:

<https://data.hrsa.gov/topics/health-workforce/shortage-areas/hpsa-find>

The division will maintain this bulletin and future updates at our website at:

<https://dfr.oregon.gov/laws-rules/Pages/bulletins.aspx>

[Addendum: Plan Year 2026 CMS Marketplace Low-income Zip Code List]

This bulletin is effective upon issuance.



---

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

6/20/2026

---

Date