



Hearing Officer's Report to Agency on Rulemaking Hearing

Date: 5/30/2025

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 22, 2025

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

Comment Period End: May 29, 2025

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 Silver plan, to bring the plan into AV compliance. The Standard Bronze Plan will still be within the AV range this year; so no changes are necessary.

Hearing

A public hearing to receive testimony was held on May 22nd, 2025. Notice for the hearing was published in the Oregon Bulletin on May 1, 2025. Public testimony was accepted until 5:00 p.m. on May 29th, 2025. Representing DCBS at the public hearing were Ethan Baldwin, Jill Schlosser, Tashia Sizemore and Karen Winkel. Six 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

Having considered fully the testimony presented at the hearing and the written comments, I recommend that the division amend the proposed rule without any changes.

Ethan Baldwin
Hearing Officer
Division of Financial Regulation

This Summary and Recommendation are reviewed and adopted.

Signed this 13th day of June, 2025.



TK Keen, Administrator
Acting Insurance Commissioner
Division of Financial Regulation