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PERMANENT ADMINISTRATIVE ORDER

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ARCHIVES DIVISION
SECRETARY OF STATE
& LEGISLATIVE COUNSEL

ID 8-2025

CHAPTER 836
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
INSURANCE REGULATION

FILING CAPTION: Amending OAR 836-150-0040 to add ORP payment parameters for plan year 2026

EFFECTIVE DATE: 01/01/2026

AGENCY APPROVED DATE: 11/16/2025

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Filed By:
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AMEND: 836-150-0040

NOTICE FILED DATE: 08/19/2025

RULE SUMMARY: The amended rule will include payment parameters for plan year 2026 (attachment point of $108,000; reinsurance cap of $1,000,000; and coinsurance rate of 50%), while deleting the provisions related to plan year 2021.

CHANGES TO RULE:

836-150-0040
Reinsurance Parameters
(1) For the benefit year beginning on January 1, 202~~1~~2 the parameters for the Oregon Reinsurance Program are:¶
(a) An attachment point of $~~83~~92,000;¶
(b) A reinsurance cap of $1,000,000; and¶
(c) A coinsurance rate of fifty percent.¶
(2) For the benefit year beginning on January 1, 202~~2~~3 the parameters for the Oregon Reinsurance Program are:¶
(a) An attachment point of $9~~2~~5,000;¶
(b) A reinsurance cap of $1,000,000; and¶
(c) A coinsurance rate of fifty percent.¶
(3) For the benefit year beginning on January 1, 202~~3~~4 the parameters for the Oregon Reinsurance Program are:¶
(a) An attachment point of $95,000;¶
(b) A reinsurance cap of $1,000,000; and¶
(c) A coinsurance rate of fifty percent.¶
(4) For the benefit year beginning on January 1, 202~~4~~5 the parameters for the Oregon Reinsurance Program are:¶
(a) An attachment point of $~~95~~103,000;¶
(b) A reinsurance cap of $1,000,000; and¶
(c) A coinsurance rate of fifty percent.¶
(5) For the benefit year beginning on January 1, 202~~5~~6 the parameters for the Oregon Reinsurance Program are:¶
(a) An attachment point of $10~~3~~8,000;¶
(b) A reinsurance cap of $1,000,000; and¶
(c) A coinsurance rate of fifty percent.
Statutory/Other Authority: ORS 731.244, Or Laws 2017, ch 538, sec 19
Statutes/Other Implemented: Or Laws 2017, ch 538, sec 18-21