



## **Hearing Officer's Report to Agency on Rulemaking Hearing**

Date: 12/2/2025  
To: Department of Consumer and Business Services  
From: Ethan Baldwin, Hearing Officer  
Subject: Adopt Rate Review Consumer Summary Document

Hearing Date/Time: November 20, 2025  
Hearing Location: Meeting conducted virtually on Microsoft Teams.  
Comment Period End: December 1, 2025

### **Background**

ORS 743.018 directs carriers offering individual and small group health insurance, to file with the Department of Consumer and Business Services (DCBS), all schedules and tables of premium rates for life and health insurance to be used on risks in this state. The statute spells out the process that the department will follow when reviewing and approving rates. The entire process is fully transparent, with the entirety of every filing being posted to the department's website.

House Bill 2564 (2025) made certain modifications to the existing rate review process. One such modification was the requirement that DCBS, by rule, specify the form and manner of a consumer-friendly summary document to be submitted as part of a rate filing.

The proposed rule articulates what information is required in the consumer-friendly summary document, as well as a template that each carrier will use to present that information. This will allow consumers to compare information in an easily digestible manner.

### **Hearing**

A public hearing to receive testimony was held on November 20, 2025 at 11 a.m. Notice for the hearing was published in the Oregon Bulletin on November 1, 2025. Public testimony was accepted until 5:00 p.m. on December 1, 2025. Representing DCBS at

the public hearing were Ethan Baldwin and Karen Winkel. One member of the public attended the hearing 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.

### **Public Comment Discussion**

The division did not receive any public comments recommending changes to the proposed rule; therefore there is no discussion.

### **Recommendation**

I recommend that the division adopt the rule as proposed.

Ethan Baldwin  
Hearing Officer  
Division of Financial Regulation

This Summary and Recommendation are reviewed and adopted.

Signed this 12th day of December, 2025.



TK Keen, Administrator  
Insurance Commissioner  
Division of Financial Regulation