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PERMANENT ADMINISTRATIVE ORDER

ID 18-2026

CHAPTER 836
DEPARTMENT OF CONSUMER AND BUSINESS SERVICES
INSURANCE REGULATION

FILED: 10/22/2026 11:38 AM
ARCHIVES DIVISION SECRETARY OF STATE & LEGISLATIVE COUNSEL

FILING CAPTION: Amending to add ORP payment parameters for plan year 2027

EFFECTIVE DATE: 01/01/2027

AGENCY APPROVED DATE: 10/06/2026

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RULES:
836-150-0020, 836-150-0040

AMEND: 836-150-0020

RULE TITLE: Definitions

NOTICE FILED DATE: 08/20/2026

RULE SUMMARY: Amended to define "benefit year" beginning January 1 ending December 31.

RULE TEXT:
The terms used in OAR 836-150-0010 to 836-150-0060 have the meaning prescribed in Oregon Laws 2017, chapter 538, section 19 (Enrolled House Bill 2391) and:
(1) “Benefit year” means a calendar year beginning January 1 ending December 31 of a given year for which a reinsurance eligible health benefit plan provides health insurance coverage.
(2) “Department” means the Oregon Department of Consumer and Business Services.
(3) “Reinsurance eligible claim” means a claim for services covered under a reinsurance eligible health benefit plan that is incurred by a reinsurance eligible issuer during a benefit year and paid by the reinsurance eligible issuer before July 1 of the following year.

(4) “Reinsurance eligible issuer” means an insurer or health care service contractor who offers a reinsurance eligible health benefit plan to reinsurance eligible individuals.
(5) “Reinsurance payment” means payments issued to a reinsurance eligible issuer in accordance with Oregon Laws 2017, chapter 538, section 2(3) (Enrolled House Bill 2391) and OAR 836-150-0050.

STATUTORY/OTHER AUTHORITY: ORS 731.244, Or Laws 2017, ch 538, sec 19

STATUTES/OTHER IMPLEMENTED: Or Laws 2017, ch 538, sec 18-21

AMEND: 836-150-0040

RULE TITLE: Reinsurance Parameters

NOTICE FILED DATE: 08/20/2026

RULE SUMMARY: The amended rule will include payment parameters for plan year 2027 (attachment point of $131,000; reinsurance cap of $1,000,000; and coinsurance rate of 50%), while deleting the provisions related to plan year 2022.

RULE TEXT:
(1) For the benefit year beginning on January 1, 2023 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.
(2) For the benefit year beginning on January 1, 2024 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.
(3) For the benefit year beginning on January 1, 2025 the parameters for the Oregon Reinsurance Program are:
(a) An attachment point of $103,000;
(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, 2026 the parameters for the Oregon Reinsurance Program are:
(a) An attachment point of $108,000;
(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, 2027 the parameters for the Oregon Reinsurance Program are:
(a) An attachment point of $131,000;
(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