

2026 Oregon Division of Financial Regulation Rulemaking Schedule

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All information referenced is subject to change.

Rulemaking	Subject Area	Description of Rule	Rulemaking Meeting Dates	Hearing Dates	Effective Date
Health Insurance					
2027 Oregon Reinsurance Program Parameters	Insurance (Health)	This rulemaking amends OAR 836-150-0040 to define the payment parameters for the Oregon Reinsurance Program during plan year 2026.	TBD	TBD	1/1/2027
2027 Prosthetic and Orthotic Devices	Insurance (Health)	This rulemaking lists the prosthetic and orthotic devices that must be covered under SB 699 (2025).	TBD	TBD	1/1/2027
2027 Standard Health Plans	Insurance (Health)	This rulemaking prescribes by rule the form, level of coverage, and benefit design for bronze and silver health benefit plans.	TBD	TBD	7/1/2026
Ground ambulance balance billing (HB 3243)	Insurance (Health)	HB 3243 prohibits balance billing for ambulance ground transportation services in certain circumstances and creates rules for health benefit plan reimbursement of ambulance services. Requires ground ambulance services to submit established local rates to DCBS. Establishes a database of local rates for ambulance services and allows for penalties to be imposed for violations.	8/5/2025 8/26/2025 9/16/2025 10/16/2025 11/13/2025 1/22/2026	TBD	1/1/2026 (Temp filing)
Network adequacy (SB 822)	Insurance (Health)	This rulemaking will extend Oregon's network adequacy standards to include large group health benefit plans and introduce clear, quantitative standards for measuring geographic access, and appointment wait times.	8/12/2025 9/9/2025 10/14/2025 11/12/2025 1/20/2026	TBD	1/1/2026 (Temp filing)
Perinatal services (doulas) (SB 692)	Insurance (Health)	This rulemaking implements provisions of SB 692 (2025) which establishes a community-based perinatal services access program to increase access to culturally specific and culturally competent community-based services during the perinatal period. Expands coverage for services provided by doulas, lactation counselors and lactation educators.	10/30/2025 TBA	TBD	TBD
Property & Casualty Insurance, Life Insurance, Workers Compensation					
Affordable housing insurance (SB 829)	Insurance (P&C)	This rulemaking implements provisions of SB 829 (2025) which requires DCBS to establish a program to assist eligible entities in paying the costs of property insurance or liability insurance premiums for affordable housing, shelters and other facilities.	8/29/2025 9/24/2025 11/16/2025 12/4/2025	TBD	TBD
Auto fairness study	Insurance (P&C)	This rulemaking will specify the data points reported to DFR from insurers who issue personal lines motor vehicle liability insurance policies. The data points will inform a study of auto rating fairness.	7/30/2025	TBD	TBD

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Insurance notices (HB 2563)	Insurance (P&C)	HB 2563 requires insurers to provide specific reasons for increases in premium when renewing a policy. This rulemaking implements HB 2563 in order for insurance companies to further clarify certain provisions.	8/7/2025 10/08/2025 11/06/2025 12/4/2025	TBD	4/1/2026

Rulemaking Advisory Committee (RAC): [Division of Financial Regulation : Rulemaking advisory committees \(RAC\) : State of Oregon](#)

Public Comment Opportunities: Attend RAC Meeting, Attend Public Hearing, Submit all public comments to dfr.rules@dcbs.oregon.gov. Public comments are public records and will be posted on the DFR rulemaking website. You must include, at minimum, the following information along with your comment:

- First name
- Last name initial
- Affiliation or type of stakeholder