



Oregon
Tina Kotek, Governor



TO: Individual and Small Group Health Benefit Plan Issuers

FROM: Tashia Sizemore, Life and Health Product Regulation Manager

DATE: April 2, 2025

RE: Additional filing requirements for 2026 Health Plans

For 2026 the division is requesting additional information from all individual market health insurers to inform rate decision-making and public inquiries.

All rate filings should include the following as a Supporting Document:

- The end of the Medicaid expansion, scheduled for the end of 2025
- The end of the Basic Health Plan (currently assumed to continue into the foreseeable future)
- The rate factor the company would apply to the based filed rate if the Oregon reinsurance program is terminated at the end of 2025.

Insurers should file rates assuming expanded APTC ends December 31, 2025. The insurer should specify the rate factor applied for loss of expanded APTC under supporting documentation.