



Oregon

Tina Kotek, Governor



Division of
Financial
Regulation

Department of Consumer
and Business Services

Date: Jan. 30, 2026

To: All issuers selling health benefit and pediatric dental plans

Re: 2027 filing deadlines (subject to change)

Based on the Center for Medicaid and Medicare Services' (CMS) deadline for final plan data submission for past plan years, the Division of Financial Regulation (DFR) has prepared the following timeline for submission of 2027 form, rate, and binder filings.

The filing deadlines below apply to health benefit plans and exchange certified pediatric dental plans offered on and off-exchange.

Form filing deadlines

- Individual Pediatric Dental March 9, 2026
- Small Group Pediatric Dental March 9, 2026
- Small Group Major Medical June 6, 2026
- Individual Major Medical June 22, 2026

Rate filing deadlines

- Individual Pediatric Dental March 30, 2026
- Individual Major Medical June 3, 2026
- Small Group Major Medical June 3, 2026

Note: Small Group Pediatric Dental products are not required to file rates for review and prior approval.

Binder filing deadlines

- Individual Pediatric Dental June 3, 2026
- Small Group Pediatric Dental June 3, 2026
- Individual Major Medical June 3, 2026
- Small Group Major Medical June 3, 2026

Quarterly rate filings

Insurers offering small group major medical products may file quarterly rate changes. Quarterly rate filings are due no later than the date noted below.

- Quarter 2: Oct. 30, 2026
- Quarter 3: Dec. 31, 2026
- Quarter 4: Feb. 26, 2027

Binder lock dates

To help with transfer of information to CMS these dates apply to binders:

- Aug. 10: All revisions to binders are due
- Aug. 14: Binder lock date. Binders will be locked and transmitted to CMS.

Public meetings

The division is tentatively scheduling public rate meetings for

- July 7, 2026: Insurer rate presentations
- July 31, 2026: Division rate decision presentations

The filing deadlines listed above do not apply to the following dental and major medical products:

- Dental products that will not be exchange certified. Non-exchange dental products may be filed at any time; all policy forms require prior approval and individual products require rate approval.
- Large group major medical products. Large group major medical products may file at any time during the year. All policy forms require prior approval. Rate and binder filings are not required for large group major medical filings at this time.