

State: Oregon **Filing Company:** Moda Health Plan, Inc.
TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005C Individual - Other
Product Name: Oregon Individual January 2026
Project Name/Number: Moda Health Individual 2026 Rates / 2026-51-01-OR

Filing at a Glance

Company: Moda Health Plan, Inc.
 Product Name: Oregon Individual January 2026
 State: Oregon
 TOI: H16I Individual Health - Major Medical
 Sub-TOI: H16I.005C Individual - Other
 Filing Type: Rate
 Date Submitted: 05/14/2025
 SERFF Tr Num: ODSV-134532431
 SERFF Status: Assigned
 State Tr Num: ODSV-134532431
 State Status: Review pending
 Co Tr Num: 2026-51-01-OR

 Effective: 01/01/2026
 Date Requested:
 Author(s): Mei-Kuen Wu, Andrea Silano Sayers, Jayne Knutson, zzIndustrySupportLLS
 zzSERFFSupport, Alex Vanos, Natalia Kim, Andrea Sargeant, Christina Leas, Scott White,
 Alden Chu, Giovanna Garza-Acuna, zzIndustrySupportdrm zzSERFFSupport, Derek Nelson,
 Matthew Cozine
 Reviewer(s): Michael Sink (primary), Tashia Sizemore, Tim Hinkel, Ying Liu, Andrew Bux, Hunter McClure
 Disposition Date:
 Disposition Status:
 Effective Date:

 State Filing Description:

 Filing Labels: ACA Medical

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General Information

Project Name: Moda Health Individual 2026 Rates	Status of Filing in Domicile:
Project Number: 2026-51-01-OR	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type: Individual, Non Employer Group - Individual
Overall Rate Impact: 9.2%	Filing Status Changed: 05/14/2025
Deemer Date:	State Status Changed: 05/14/2025
Submitted By: Alex Vanos	Created By: Alex Vanos
	Corresponding Filing Tracking Number: ODSV-134524854
	PPACA: Non-Grandfathered Immed Mkt Reforms
PPACA Notes: null	
Exchange Intentions:	Both on and off exchange

Filing Description:
This is the Moda Health Rate filing for individual single risk pool compliant plans effective January 1, 2026.

Company and Contact

Filing Contact Information

Alex Vanos, Associate Actuary	alex.vanos@modahealth.com
601 SW Second Avenue	503-952-5028 [Phone]
Portland, OR 97204	

Filing Company Information

Moda Health Plan, Inc.	CoCode: 47098	State of Domicile: Oregon
601 SW Second Ave.	Group Code: 1313	Company Type:
Portland, OR 97204	Group Name:	State ID Number: 158
(503) 265-5679 ext. [Phone]	FEIN Number: 93-0989307	

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Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State Specific

Have you reviewed the General Instructions attached as a separate pdf at the bottom of the General Instructions page?: Yes
Did you read the instructions regarding how to enter the form number and edition date in the Forms Schedule tab?: Yes
Oregon now asks you to submit status requests through SERFF. Please confirm status requests will be submitted as a note to reviewer.: Confirm

Please confirm that you have read the Fraud Bulletin 2010-3 located at: <https://dfr.oregon.gov/laws-rules/Documents/Bulletins/bulletin2010-03.pdf>: Confirm

For PC files: Mandatory requirement as stated in the product standards: You must attach under the Supporting Documentation tab any Oregon approved amendments that will be used to bring the filed forms into compliance with Oregon laws. For example: Fraud Warning, Domestic Partnership, Cancellation/Non-renewal. This would include an endorsement approved for an advisory organization. Confirm that this has been done.: Confirm

SERFF Tracking #:

ODSV-134532431

State Tracking #:

ODSV-134532431

Company Tracking #:

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Rate Information

Rate data applies to filing.

Filing Method: SERFF
 Rate Change Type: Increase
 Overall Percentage of Last Rate Revision: 8.100%
 Effective Date of Last Rate Revision: 01/01/2025
 Filing Method of Last Filing: SERFF
 SERFF Tracking Number of Last Filing: ODSV-134108822

Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Moda Health Plan, Inc.	Increase	9.200%	9.200%	\$26,301,796	33,027	\$285,889,092	11.400%	6.600%

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Rate Review Detail

COMPANY:

Company Name: Moda Health Plan, Inc.
 HHS Issuer Id: 39424

PRODUCTS:

Product Name	HIOS Product ID	HIOS Submission ID	Number of Covered Lives
EPO Gold/Silver/Bronze	39424OR162		1871
EPO Prepared/Protected	39424OR160		576
Individual EPO	39424OR166		6727
Individual EPO 1	39424OR167		11132
Individual EPO 2	39424OR168		9278
Individual EPO 3	39424OR169		1604
Individual EPO 4	39424OR170		1839

Trend Factors: The trend factor included in this filing is 10.3% annually.

FORMS:

New Policy Forms: ModaORIndvEPObk 1-1-2026, ModaORIndvCSV0bk 1-1-2026, ModaORIndvDec 1-1-2026, ModaORIndvSoV 1-1-2026

Affected Forms:

Other Affected Forms:

REQUESTED RATE CHANGE INFORMATION:

Change Period: Annual
 Member Months: 346,535
 Benefit Change: None
 Percent Change Requested: Min: 6.6 Max: 11.4 Avg: 9.2

PRIOR RATE:

Total Earned Premium: 268,552,756.00
 Total Incurred Claims: 248,523,077.00
 Annual \$: Min: 195.00 Max: 1,773.00 Avg: 746.19

REQUESTED RATE:

Projected Earned Premium: 311,445,058.00
 Projected Incurred Claims: 280,836,477.00
 Annual \$: Min: 216.00 Max: 1,947.00 Avg: 785.86

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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rate Tables and Factors	Individual EPO policy: ModaORIndvEPObk 1-1-2026, Individual CSV0 policy: ModaORIndvCSV0bk 1-1-2026, Individual Declaration page: ModaORIndvDec 1-1-2026, Statement of Variability: ModaORIndvSoV 1-1-2026	Revised	Previous State Filing Number: ODSV-134108822 Percent Rate Change Request: 9.2	2026 Oregon Individual Rate Tables and Factors.pdf,

Rate Tables and Factors: Introduction

Moda Health Plan, Inc.

Rate changes are not the same for all policies and vary between 6.6% and 11.4%. Changes will vary by plan due to updated plan relativities, by network due to updated network factors, by geographic area due to different area factors, and as a result of rounding differences in final rates. Plan specific benefit changes are detailed in Exhibit 2 and plan relativity updates are shown in Exhibit 6. A complete distribution of rate changes appears in Exhibit 3.

Rates are varied by geographic area. The Oregon age curve is used to calculate age specific rates. Final rates are rounded to the nearest dollar. When necessary, rates for the 64+ category are rounded down to meet the 3:1 age banding requirement.

Rates by plan, region, and age can be calculated as detailed below. The sample family used in these calculations have the Moda Health Beacon Gold 1000 plan. The family consists of a 40-year old subscriber with a 38-year old spouse and four children, ages 15, 12, 5, and 2. They live in Region 5.

Sample Rate Calculation			
Moda Health Affinity Gold 1000			
Rating Area 5			
(A) Plan Adjusted Index Rate		\$1,009.99	
(B) Calibrated Plan Adjusted Index Rate		\$574.65	
(C) Area Factor		1.065752109	
(D) Base Rate (B*C)		\$612.44	
Relationship	Age	Age Factor	Premium (D*Age Factor)
Subscriber	40	1.278	\$529.00
Spouse	38	1.246	\$516.00
Dependent	15	0.635	\$263.00
Dependent	12	0.635	\$263.00
Dependent	5	0.635	\$263.00
Dependent	2	0.635	\$0.00
Monthly Family Premium			\$1,834.00

Rates are charged to no more than the three oldest covered children under 21 for family coverage.

Area factors have been updated as follows:

Rating Area	Enrollment Weight	2025 Factors	2025 Normalized Factors	2026 Factors	Change
1 - Portland	29.3%	0.8922	0.8947	0.8947	+0.0%
2 - Eugene	8.0%	0.9601	0.9628	0.9628	+0.0%
3 - Salem	5.7%	1.0135	1.0163	1.0163	+0.0%
4 - Bend	1.0%	1.0627	1.0657	1.0657	+0.0%
5 - Coast	14.4%	1.0628	1.0658	1.0658	+0.0%
6 - Eastern Oregon	11.3%	1.1064	1.1095	1.1095	+0.0%
7 - Medford	30.3%	1.0315	1.0344	1.0344	+0.0%
Calibration Factor	100.0%	0.9972	1.0000	1.0000	

Complete rate tables and geographic average rates appear on the following pages.

Rate Tables

Rating Area 1

Plan Name	Moda Health Oregon Standard Gold Affinity	Moda Health Oregon Standard Silver Affinity	Moda Health Oregon Standard Bronze Affinity	Moda Health Affinity Gold 250	Moda Health Affinity Gold 1000	Moda Health Affinity Gold 1500	Moda Health Affinity Silver 2900 Direct	Moda Health Affinity Silver 3000	Moda Health Affinity Silver 3500 Direct	Moda Health Affinity Silver 3400	Moda Health Affinity Silver 3650 Direct	Moda Health Affinity Silver 4400 Direct	Moda Health Affinity Silver 4500	Moda Health Affinity Silver 6000	Moda Health Affinity Bronze 8000	Moda Health Affinity Bronze 9000	Moda Health Affinity Bronze HDHP 7500
HIOS ID	394240R1670001	394240R1670002	394240R1670003	394240R1690001	394240R1700001	394240R1680008	394240R1690002	394240R1690003	394240R1680001	394240R1680002	394240R1670004	394240R1680003	394240R1680004	394240R1660001	394240R1680005	394240R1660002	394240R1680007
0-14	\$320.00	\$268.00	\$221.00	\$332.00	\$326.00	\$312.00	\$267.00	\$283.00	\$259.00	\$275.00	\$254.00	\$249.00	\$267.00	\$260.00	\$220.00	\$220.00	\$216.00
15	\$320.00	\$268.00	\$221.00	\$332.00	\$326.00	\$312.00	\$267.00	\$283.00	\$259.00	\$275.00	\$254.00	\$249.00	\$267.00	\$260.00	\$220.00	\$220.00	\$216.00
16	\$320.00	\$268.00	\$221.00	\$332.00	\$326.00	\$312.00	\$267.00	\$283.00	\$259.00	\$275.00	\$254.00	\$249.00	\$267.00	\$260.00	\$220.00	\$220.00	\$216.00
17	\$320.00	\$268.00	\$221.00	\$332.00	\$326.00	\$312.00	\$267.00	\$283.00	\$259.00	\$275.00	\$254.00	\$249.00	\$267.00	\$260.00	\$220.00	\$220.00	\$216.00
18	\$320.00	\$268.00	\$221.00	\$332.00	\$326.00	\$312.00	\$267.00	\$283.00	\$259.00	\$275.00	\$254.00	\$249.00	\$267.00	\$260.00	\$220.00	\$220.00	\$216.00
19	\$320.00	\$268.00	\$221.00	\$332.00	\$326.00	\$312.00	\$267.00	\$283.00	\$259.00	\$275.00	\$254.00	\$249.00	\$267.00	\$260.00	\$220.00	\$220.00	\$216.00
20	\$320.00	\$268.00	\$221.00	\$332.00	\$326.00	\$312.00	\$267.00	\$283.00	\$259.00	\$275.00	\$254.00	\$249.00	\$267.00	\$260.00	\$220.00	\$220.00	\$216.00
21	\$504.00	\$421.00	\$347.00	\$523.00	\$514.00	\$492.00	\$420.00	\$446.00	\$408.00	\$434.00	\$400.00	\$392.00	\$421.00	\$409.00	\$346.00	\$346.00	\$341.00
22	\$504.00	\$421.00	\$347.00	\$523.00	\$514.00	\$492.00	\$420.00	\$446.00	\$408.00	\$434.00	\$400.00	\$392.00	\$421.00	\$409.00	\$346.00	\$346.00	\$341.00
23	\$504.00	\$421.00	\$347.00	\$523.00	\$514.00	\$492.00	\$420.00	\$446.00	\$408.00	\$434.00	\$400.00	\$392.00	\$421.00	\$409.00	\$346.00	\$346.00	\$341.00
24	\$504.00	\$421.00	\$347.00	\$523.00	\$514.00	\$492.00	\$420.00	\$446.00	\$408.00	\$434.00	\$400.00	\$392.00	\$421.00	\$409.00	\$346.00	\$346.00	\$341.00
25	\$506.00	\$423.00	\$349.00	\$525.00	\$516.00	\$494.00	\$421.00	\$448.00	\$410.00	\$435.00	\$401.00	\$393.00	\$422.00	\$411.00	\$348.00	\$348.00	\$342.00
26	\$516.00	\$432.00	\$356.00	\$536.00	\$526.00	\$504.00	\$430.00	\$457.00	\$418.00	\$444.00	\$409.00	\$401.00	\$431.00	\$419.00	\$355.00	\$355.00	\$349.00
27	\$528.00	\$442.00	\$364.00	\$548.00	\$539.00	\$515.00	\$440.00	\$467.00	\$428.00	\$454.00	\$419.00	\$411.00	\$441.00	\$429.00	\$363.00	\$363.00	\$357.00
28	\$548.00	\$458.00	\$378.00	\$569.00	\$559.00	\$535.00	\$456.00	\$485.00	\$444.00	\$471.00	\$434.00	\$426.00	\$457.00	\$445.00	\$377.00	\$377.00	\$370.00
29	\$564.00	\$472.00	\$389.00	\$586.00	\$575.00	\$550.00	\$470.00	\$499.00	\$457.00	\$485.00	\$447.00	\$438.00	\$471.00	\$458.00	\$388.00	\$388.00	\$381.00
30	\$572.00	\$478.00	\$394.00	\$594.00	\$584.00	\$558.00	\$476.00	\$506.00	\$463.00	\$492.00	\$454.00	\$445.00	\$478.00	\$465.00	\$393.00	\$393.00	\$387.00
31	\$584.00	\$488.00	\$403.00	\$607.00	\$596.00	\$570.00	\$486.00	\$517.00	\$473.00	\$502.00	\$463.00	\$454.00	\$488.00	\$475.00	\$402.00	\$402.00	\$395.00
32	\$596.00	\$499.00	\$411.00	\$619.00	\$608.00	\$582.00	\$497.00	\$527.00	\$483.00	\$513.00	\$473.00	\$464.00	\$498.00	\$484.00	\$410.00	\$410.00	\$403.00
33	\$604.00	\$505.00	\$416.00	\$627.00	\$616.00	\$589.00	\$503.00	\$534.00	\$489.00	\$519.00	\$479.00	\$469.00	\$504.00	\$491.00	\$415.00	\$415.00	\$408.00
34	\$612.00	\$512.00	\$422.00	\$635.00	\$624.00	\$597.00	\$510.00	\$541.00	\$495.00	\$526.00	\$485.00	\$476.00	\$511.00	\$497.00	\$421.00	\$421.00	\$414.00
35	\$616.00	\$515.00	\$424.00	\$640.00	\$628.00	\$601.00	\$513.00	\$545.00	\$499.00	\$530.00	\$488.00	\$479.00	\$514.00	\$500.00	\$423.00	\$423.00	\$416.00
36	\$620.00	\$518.00	\$427.00	\$644.00	\$632.00	\$605.00	\$516.00	\$548.00	\$502.00	\$533.00	\$491.00	\$482.00	\$517.00	\$504.00	\$426.00	\$426.00	\$419.00
37	\$624.00	\$522.00	\$430.00	\$648.00	\$636.00	\$609.00	\$520.00	\$552.00	\$505.00	\$537.00	\$495.00	\$485.00	\$521.00	\$507.00	\$429.00	\$429.00	\$422.00
38	\$628.00	\$525.00	\$433.00	\$652.00	\$641.00	\$613.00	\$523.00	\$555.00	\$508.00	\$540.00	\$498.00	\$488.00	\$524.00	\$510.00	\$432.00	\$432.00	\$425.00
39	\$636.00	\$532.00	\$438.00	\$660.00	\$649.00	\$621.00	\$530.00	\$563.00	\$515.00	\$547.00	\$504.00	\$495.00	\$531.00	\$517.00	\$437.00	\$437.00	\$430.00
40	\$644.00	\$539.00	\$444.00	\$669.00	\$657.00	\$629.00	\$536.00	\$570.00	\$521.00	\$554.00	\$511.00	\$501.00	\$528.00	\$523.00	\$443.00	\$443.00	\$435.00
41	\$656.00	\$549.00	\$452.00	\$681.00	\$669.00	\$640.00	\$546.00	\$580.00	\$531.00	\$564.00	\$520.00	\$510.00	\$548.00	\$533.00	\$451.00	\$451.00	\$444.00
42	\$668.00	\$558.00	\$460.00	\$693.00	\$681.00	\$652.00	\$556.00	\$591.00	\$541.00	\$574.00	\$529.00	\$519.00	\$557.00	\$543.00	\$459.00	\$459.00	\$451.00
43	\$684.00	\$572.00	\$471.00	\$710.00	\$698.00	\$667.00	\$570.00	\$605.00	\$554.00	\$588.00	\$542.00	\$532.00	\$571.00	\$556.00	\$470.00	\$470.00	\$462.00
44	\$704.00	\$589.00	\$485.00	\$731.00	\$718.00	\$687.00	\$586.00	\$623.00	\$570.00	\$606.00	\$558.00	\$547.00	\$588.00	\$572.00	\$484.00	\$484.00	\$476.00
45	\$728.00	\$609.00	\$502.00	\$756.00	\$742.00	\$710.00	\$606.00	\$644.00	\$589.00	\$626.00	\$577.00	\$566.00	\$608.00	\$591.00	\$500.00	\$500.00	\$492.00
46	\$756.00	\$632.00	\$521.00	\$785.00	\$771.00	\$738.00	\$630.00	\$669.00	\$612.00	\$650.00	\$599.00	\$588.00	\$631.00	\$614.00	\$520.00	\$520.00	\$511.00
47	\$788.00	\$659.00	\$543.00	\$818.00	\$804.00	\$769.00	\$656.00	\$697.00	\$638.00	\$678.00	\$625.00	\$612.00	\$658.00	\$640.00	\$542.00	\$542.00	\$533.00
48	\$824.00	\$689.00	\$568.00	\$856.00	\$841.00	\$804.00	\$686.00	\$729.00	\$667.00	\$709.00	\$653.00	\$641.00	\$688.00	\$669.00	\$567.00	\$567.00	\$557.00
49	\$860.00	\$719.00	\$593.00	\$893.00	\$877.00	\$839.00	\$716.00	\$761.00	\$696.00	\$740.00	\$682.00	\$668.00	\$718.00	\$699.00	\$591.00	\$591.00	\$581.00
50	\$900.00	\$753.00	\$620.00	\$935.00	\$918.00	\$878.00	\$750.00	\$796.00	\$729.00	\$774.00	\$714.00	\$700.00	\$751.00	\$731.00	\$619.00	\$619.00	\$608.00
51	\$940.00	\$786.00	\$648.00	\$976.00	\$959.00	\$917.00	\$783.00	\$831.00	\$761.00	\$809.00	\$745.00	\$731.00	\$785.00	\$764.00	\$646.00	\$646.00	\$635.00
52	\$984.00	\$823.00	\$678.00	\$1,022.00	\$1,004.00	\$960.00	\$819.00	\$870.00	\$797.00	\$846.00	\$780.00	\$765.00	\$821.00	\$799.00	\$676.00	\$676.00	\$665.00
53	\$1,028.00	\$860.00	\$709.00	\$1,068.00	\$1,049.00	\$1,003.00	\$856.00	\$909.00	\$832.00	\$884.00	\$815.00	\$799.00	\$858.00	\$835.00	\$707.00	\$707.00	\$695.00
54	\$1,076.00	\$900.00	\$742.00	\$1,117.00	\$1,098.00	\$1,050.00	\$896.00	\$952.00	\$871.00	\$926.00	\$853.00	\$837.00	\$898.00	\$874.00	\$740.00	\$740.00	\$727.00
55	\$1,124.00	\$940.00	\$775.00	\$1,167.00	\$1,147.00	\$1,097.00	\$936.00	\$994.00	\$910.00	\$967.00	\$891.00	\$874.00	\$938.00	\$913.00	\$773.00	\$773.00	\$760.00
56	\$1,176.00	\$983.00	\$810.00	\$1,221.00	\$1,199.00	\$1,147.00	\$979.00	\$1,040.00	\$952.00	\$1,011.00	\$932.00	\$914.00	\$982.00	\$955.00	\$808.00	\$808.00	\$795.00
57	\$1,228.00	\$1,027.00	\$846.00	\$1,275.00	\$1,253.00	\$1,199.00	\$1,023.00	\$1,086.00	\$994.00	\$1,057.00	\$974.00	\$955.00	\$1,025.00	\$998.00	\$844.00	\$844.00	\$830.00
58	\$1,284.00	\$1,074.00	\$885.00	\$1,333.00	\$1,310.00	\$1,253.00	\$1,069.00	\$1,136.00	\$1,040.00	\$1,105.00	\$1,018.00	\$998.00	\$1,072.00	\$1,043.00	\$883.00	\$883.00	\$868.00
59	\$1,312.00	\$1,097.00	\$904.00	\$1,362.00	\$1,338.00	\$1,280.00	\$1,093.00	\$1,160.00	\$1,062.00	\$1,129.00	\$1,040.00	\$1,020.00	\$1,095.00	\$1,066.00	\$902.00	\$902.00	\$887.00
60	\$1,368.00	\$1,144.00	\$943.00	\$1,420.00	\$1,395.00	\$1,335.00	\$1,139.00	\$1,210.00	\$1,107.00	\$1,177.00	\$1,084.00	\$1,063.00	\$1,142.00	\$1,111.00	\$940.00	\$940.00	\$925.00
61	\$1,416.00	\$1,184.00	\$976.00	\$1,471.00	\$1,445.00	\$1,382.00	\$1,179.00	\$1,253.00	\$1,147.00	\$1,218.00	\$1,123.00	\$1,101.00	\$1,182.00	\$1,151.00	\$974.00	\$974.00	\$957.00
62	\$1,448.00	\$1,211.00	\$998.00	\$1,504.00	\$1,477.00	\$1,413.00	\$1,206.00	\$1,281.00	\$1,172.00	\$1,246.00	\$1,148.00	\$1,126.00	\$1,209.00	\$1,176.00	\$995.00	\$995.00	\$979.00
63	\$1,488.00	\$1,244.00	\$1,025.00	\$1,545.00	\$1,518.00	\$1,452.00	\$1,239.00	\$1,316.00	\$1,205.00	\$1,280.00	\$1,180.00	\$1,157.00	\$1,242.00	\$1,209.00	\$1,023.00	\$1,023.00	\$1,006.00
64+	\$1,512.00	\$1,264.00	\$1,042.00	\$1,570.00	\$1,542.00	\$1,475.00	\$1,259.00	\$1,337.00	\$1,224.00	\$1,301.00	\$1,199.00	\$1,176.00	\$1,262.00	\$1,228.00	\$1,039.00	\$1,039.00	\$1,022.00

Rate Tables

Rating Area 2

Plan Name	Moda Health Oregon Standard Gold Affinity	Moda Health Oregon Standard Silver Affinity	Moda Health Oregon Standard Bronze Affinity	Moda Health Affinity Gold 250	Moda Health Affinity Gold 1000	Moda Health Affinity Gold 1500	Moda Health Affinity Silver 2900 Direct	Moda Health Affinity Silver 3000	Moda Health Affinity Silver 3500 Direct	Moda Health Affinity Silver 3400	Moda Health Affinity Silver 3650 Direct	Moda Health Affinity Silver 4400 Direct	Moda Health Affinity Silver 4500	Moda Health Affinity Silver 6000	Moda Health Affinity Bronze 8000	Moda Health Affinity Bronze 9000	Moda Health Affinity Bronze HDHP 7500
HIOS ID	394240R1670001	394240R1670002	394240R1670003	394240R1690001	394240R170001	394240R1680008	394240R1690002	394240R1690003	394240R1680001	394240R1680002	394240R1670004	394240R1680003	394240R1680004	394240R1680005	394240R1660001	394240R1660002	394240R1680007
0-14	\$344.00	\$288.00	\$237.00	\$358.00	\$351.00	\$336.00	\$287.00	\$305.00	\$279.00	\$296.00	\$273.00	\$268.00	\$287.00	\$280.00	\$237.00	\$237.00	\$233.00
15	\$344.00	\$288.00	\$237.00	\$358.00	\$351.00	\$336.00	\$287.00	\$305.00	\$279.00	\$296.00	\$273.00	\$268.00	\$287.00	\$280.00	\$237.00	\$237.00	\$233.00
16	\$344.00	\$288.00	\$237.00	\$358.00	\$351.00	\$336.00	\$287.00	\$305.00	\$279.00	\$296.00	\$273.00	\$268.00	\$287.00	\$280.00	\$237.00	\$237.00	\$233.00
17	\$344.00	\$288.00	\$237.00	\$358.00	\$351.00	\$336.00	\$287.00	\$305.00	\$279.00	\$296.00	\$273.00	\$268.00	\$287.00	\$280.00	\$237.00	\$237.00	\$233.00
18	\$344.00	\$288.00	\$237.00	\$358.00	\$351.00	\$336.00	\$287.00	\$305.00	\$279.00	\$296.00	\$273.00	\$268.00	\$287.00	\$280.00	\$237.00	\$237.00	\$233.00
19	\$344.00	\$288.00	\$237.00	\$358.00	\$351.00	\$336.00	\$287.00	\$305.00	\$279.00	\$296.00	\$273.00	\$268.00	\$287.00	\$280.00	\$237.00	\$237.00	\$233.00
20	\$344.00	\$288.00	\$237.00	\$358.00	\$351.00	\$336.00	\$287.00	\$305.00	\$279.00	\$296.00	\$273.00	\$268.00	\$287.00	\$280.00	\$237.00	\$237.00	\$233.00
21	\$542.00	\$454.00	\$374.00	\$563.00	\$553.00	\$529.00	\$452.00	\$480.00	\$439.00	\$467.00	\$430.00	\$422.00	\$453.00	\$441.00	\$373.00	\$373.00	\$367.00
22	\$542.00	\$454.00	\$374.00	\$563.00	\$553.00	\$529.00	\$452.00	\$480.00	\$439.00	\$467.00	\$430.00	\$422.00	\$453.00	\$441.00	\$373.00	\$373.00	\$367.00
23	\$542.00	\$454.00	\$374.00	\$563.00	\$553.00	\$529.00	\$452.00	\$480.00	\$439.00	\$467.00	\$430.00	\$422.00	\$453.00	\$441.00	\$373.00	\$373.00	\$367.00
24	\$542.00	\$454.00	\$374.00	\$563.00	\$553.00	\$529.00	\$452.00	\$480.00	\$439.00	\$467.00	\$430.00	\$422.00	\$453.00	\$441.00	\$373.00	\$373.00	\$367.00
25	\$545.00	\$455.00	\$375.00	\$565.00	\$555.00	\$531.00	\$453.00	\$482.00	\$441.00	\$468.00	\$432.00	\$423.00	\$455.00	\$442.00	\$374.00	\$374.00	\$368.00
26	\$555.00	\$464.00	\$383.00	\$577.00	\$567.00	\$542.00	\$462.00	\$491.00	\$450.00	\$478.00	\$440.00	\$432.00	\$464.00	\$451.00	\$382.00	\$382.00	\$375.00
27	\$568.00	\$475.00	\$392.00	\$590.00	\$580.00	\$555.00	\$473.00	\$503.00	\$460.00	\$489.00	\$451.00	\$442.00	\$474.00	\$462.00	\$391.00	\$391.00	\$384.00
28	\$590.00	\$493.00	\$406.00	\$612.00	\$601.00	\$575.00	\$491.00	\$521.00	\$477.00	\$507.00	\$467.00	\$458.00	\$492.00	\$479.00	\$405.00	\$405.00	\$399.00
29	\$607.00	\$508.00	\$418.00	\$630.00	\$619.00	\$592.00	\$505.00	\$537.00	\$491.00	\$522.00	\$481.00	\$472.00	\$507.00	\$493.00	\$417.00	\$417.00	\$410.00
30	\$616.00	\$515.00	\$424.00	\$639.00	\$628.00	\$601.00	\$513.00	\$545.00	\$498.00	\$530.00	\$488.00	\$479.00	\$514.00	\$500.00	\$423.00	\$423.00	\$416.00
31	\$629.00	\$526.00	\$433.00	\$653.00	\$641.00	\$613.00	\$523.00	\$556.00	\$509.00	\$541.00	\$498.00	\$489.00	\$525.00	\$511.00	\$432.00	\$432.00	\$425.00
32	\$642.00	\$537.00	\$442.00	\$666.00	\$654.00	\$626.00	\$534.00	\$568.00	\$519.00	\$552.00	\$509.00	\$499.00	\$536.00	\$521.00	\$441.00	\$441.00	\$434.00
33	\$650.00	\$543.00	\$448.00	\$675.00	\$663.00	\$634.00	\$541.00	\$575.00	\$526.00	\$559.00	\$515.00	\$505.00	\$542.00	\$528.00	\$447.00	\$447.00	\$439.00
34	\$658.00	\$551.00	\$454.00	\$684.00	\$672.00	\$642.00	\$548.00	\$582.00	\$533.00	\$566.00	\$522.00	\$512.00	\$550.00	\$535.00	\$453.00	\$453.00	\$445.00
35	\$663.00	\$554.00	\$457.00	\$688.00	\$676.00	\$647.00	\$552.00	\$586.00	\$537.00	\$570.00	\$525.00	\$515.00	\$553.00	\$538.00	\$456.00	\$456.00	\$448.00
36	\$667.00	\$558.00	\$460.00	\$693.00	\$681.00	\$651.00	\$556.00	\$590.00	\$540.00	\$574.00	\$529.00	\$519.00	\$557.00	\$542.00	\$459.00	\$459.00	\$451.00
37	\$672.00	\$561.00	\$463.00	\$697.00	\$685.00	\$655.00	\$559.00	\$594.00	\$544.00	\$578.00	\$532.00	\$522.00	\$560.00	\$546.00	\$462.00	\$462.00	\$454.00
38	\$676.00	\$565.00	\$466.00	\$702.00	\$689.00	\$659.00	\$563.00	\$598.00	\$547.00	\$581.00	\$536.00	\$525.00	\$564.00	\$549.00	\$465.00	\$465.00	\$457.00
39	\$685.00	\$572.00	\$472.00	\$711.00	\$698.00	\$668.00	\$570.00	\$605.00	\$554.00	\$589.00	\$543.00	\$532.00	\$571.00	\$556.00	\$471.00	\$471.00	\$463.00
40	\$693.00	\$580.00	\$478.00	\$720.00	\$707.00	\$676.00	\$577.00	\$613.00	\$561.00	\$596.00	\$550.00	\$539.00	\$579.00	\$563.00	\$477.00	\$477.00	\$469.00
41	\$706.00	\$591.00	\$487.00	\$733.00	\$720.00	\$689.00	\$588.00	\$625.00	\$572.00	\$607.00	\$560.00	\$549.00	\$589.00	\$574.00	\$485.00	\$485.00	\$477.00
42	\$719.00	\$601.00	\$495.00	\$746.00	\$733.00	\$701.00	\$598.00	\$636.00	\$582.00	\$618.00	\$570.00	\$559.00	\$600.00	\$584.00	\$494.00	\$494.00	\$486.00
43	\$736.00	\$615.00	\$507.00	\$764.00	\$751.00	\$718.00	\$613.00	\$651.00	\$596.00	\$633.00	\$583.00	\$572.00	\$614.00	\$598.00	\$506.00	\$506.00	\$498.00
44	\$758.00	\$634.00	\$522.00	\$787.00	\$773.00	\$739.00	\$631.00	\$670.00	\$613.00	\$652.00	\$601.00	\$589.00	\$632.00	\$616.00	\$521.00	\$521.00	\$512.00
45	\$783.00	\$655.00	\$540.00	\$813.00	\$799.00	\$764.00	\$652.00	\$693.00	\$634.00	\$674.00	\$621.00	\$609.00	\$654.00	\$638.00	\$538.00	\$538.00	\$529.00
46	\$814.00	\$680.00	\$561.00	\$845.00	\$830.00	\$794.00	\$677.00	\$720.00	\$659.00	\$700.00	\$645.00	\$632.00	\$679.00	\$661.00	\$559.00	\$559.00	\$550.00
47	\$848.00	\$709.00	\$584.00	\$880.00	\$865.00	\$827.00	\$706.00	\$750.00	\$686.00	\$729.00	\$672.00	\$659.00	\$708.00	\$689.00	\$583.00	\$583.00	\$573.00
48	\$887.00	\$742.00	\$611.00	\$921.00	\$905.00	\$865.00	\$738.00	\$784.00	\$718.00	\$763.00	\$703.00	\$689.00	\$740.00	\$720.00	\$610.00	\$610.00	\$599.00
49	\$925.00	\$774.00	\$638.00	\$961.00	\$944.00	\$903.00	\$771.00	\$818.00	\$749.00	\$796.00	\$734.00	\$719.00	\$772.00	\$752.00	\$636.00	\$636.00	\$625.00
50	\$969.00	\$810.00	\$668.00	\$1,006.00	\$988.00	\$945.00	\$807.00	\$857.00	\$784.00	\$833.00	\$768.00	\$753.00	\$809.00	\$787.00	\$666.00	\$666.00	\$655.00
51	\$1,012.00	\$846.00	\$697.00	\$1,050.00	\$1,032.00	\$987.00	\$842.00	\$895.00	\$819.00	\$870.00	\$802.00	\$786.00	\$844.00	\$822.00	\$695.00	\$695.00	\$684.00
52	\$1,059.00	\$885.00	\$730.00	\$1,099.00	\$1,080.00	\$1,033.00	\$882.00	\$936.00	\$857.00	\$911.00	\$839.00	\$823.00	\$884.00	\$860.00	\$728.00	\$728.00	\$716.00
53	\$1,107.00	\$925.00	\$763.00	\$1,149.00	\$1,129.00	\$1,080.00	\$921.00	\$979.00	\$896.00	\$952.00	\$877.00	\$860.00	\$924.00	\$899.00	\$761.00	\$761.00	\$748.00
54	\$1,158.00	\$968.00	\$798.00	\$1,202.00	\$1,181.00	\$1,130.00	\$964.00	\$1,024.00	\$937.00	\$996.00	\$918.00	\$900.00	\$967.00	\$941.00	\$796.00	\$796.00	\$783.00
55	\$1,210.00	\$1,011.00	\$834.00	\$1,256.00	\$1,234.00	\$1,180.00	\$1,007.00	\$1,070.00	\$979.00	\$1,040.00	\$959.00	\$940.00	\$1,010.00	\$983.00	\$832.00	\$832.00	\$818.00
56	\$1,265.00	\$1,058.00	\$872.00	\$1,314.00	\$1,291.00	\$1,235.00	\$1,054.00	\$1,119.00	\$1,024.00	\$1,088.00	\$1,003.00	\$984.00	\$1,056.00	\$1,028.00	\$870.00	\$870.00	\$855.00
57	\$1,322.00	\$1,105.00	\$911.00	\$1,372.00	\$1,348.00	\$1,290.00	\$1,101.00	\$1,169.00	\$1,070.00	\$1,137.00	\$1,048.00	\$1,028.00	\$1,103.00	\$1,074.00	\$909.00	\$909.00	\$893.00
58	\$1,382.00	\$1,156.00	\$952.00	\$1,435.00	\$1,410.00	\$1,348.00	\$1,151.00	\$1,222.00	\$1,119.00	\$1,189.00	\$1,096.00	\$1,074.00	\$1,154.00	\$1,123.00	\$950.00	\$950.00	\$934.00
59	\$1,412.00	\$1,181.00	\$973.00	\$1,466.00	\$1,440.00	\$1,378.00	\$1,176.00	\$1,249.00	\$1,143.00	\$1,214.00	\$1,119.00	\$1,098.00	\$1,178.00	\$1,147.00	\$971.00	\$971.00	\$954.00
60	\$1,472.00	\$1,231.00	\$1,014.00	\$1,528.00	\$1,502.00	\$1,436.00	\$1,226.00	\$1,302.00	\$1,192.00	\$1,266.00	\$1,167.00	\$1,144.00	\$1,229.00	\$1,196.00	\$1,012.00	\$1,012.00	\$995.00
61	\$1,524.00	\$1,274.00	\$1,050.00	\$1,583.00	\$1,555.00	\$1,487.00	\$1,269.00	\$1,348.00	\$1,234.00	\$1,311.00	\$1,208.00	\$1,185.00	\$1,272.00	\$1,238.00	\$1,048.00	\$1,048.00	\$1,030.00
62	\$1,558.00	\$1,303.00	\$1,074.00	\$1,618.00	\$1,589.00	\$1,520.00	\$1,298.00	\$1,378.00	\$1,262.00	\$1,340.00	\$1,235.00	\$1,211.00	\$1,301.00	\$1,266.00	\$1,071.00	\$1,071.00	\$1,053.00
63	\$1,601.00	\$1,339.00	\$1,103.00	\$1,662.00	\$1,633.00	\$1,562.00	\$1,333.00	\$1,416.00	\$1,296.00	\$1,377.00	\$1,269.00	\$1,245.00	\$1,336.00	\$1,301.00	\$1,101.00	\$1,101.00	\$1,082.00
64+	\$1,627.00	\$1,361.00	\$1,121.00	\$1,690.00	\$1,660.00	\$1,588.00	\$1,355.00	\$1,439.00	\$1,317.00	\$1,400.00	\$1,290.00	\$1,265.00	\$1,358.00	\$1,322.00	\$1,119.00	\$1,119.00	\$1,100.00

Rate Tables

Rating Area 3

Plan Name	Moda Health Oregon Standard Gold Affinity	Moda Health Oregon Standard Silver Affinity	Moda Health Oregon Standard Bronze Affinity	Moda Health Affinity Gold 250	Moda Health Affinity Gold 1000	Moda Health Affinity Gold 1500	Moda Health Affinity Silver 2900 Direct	Moda Health Affinity Silver 3000	Moda Health Affinity Silver 3500 Direct	Moda Health Affinity Silver 3400	Moda Health Affinity Silver 3650 Direct	Moda Health Affinity Silver 4400 Direct	Moda Health Affinity Silver 4500	Moda Health Affinity Silver 6000	Moda Health Affinity Bronze 8000	Moda Health Affinity Bronze 9000	Moda Health Affinity Bronze HDHP 7500
HIOS ID	394240R1670001	394240R1670002	394240R1670003	394240R1690001	394240R1700001	394240R1680008	394240R1690002	394240R1690003	394240R1680001	394240R1680002	394240R1670004	394240R1680003	394240R1680004	394240R1660001	394240R1680005	394240R1660002	394240R1680007
0-14	\$364.00	\$304.00	\$251.00	\$378.00	\$371.00	\$355.00	\$303.00	\$322.00	\$294.00	\$313.00	\$288.00	\$283.00	\$303.00	\$295.00	\$250.00	\$250.00	\$246.00
15	\$364.00	\$304.00	\$251.00	\$378.00	\$371.00	\$355.00	\$303.00	\$322.00	\$294.00	\$313.00	\$288.00	\$283.00	\$303.00	\$295.00	\$250.00	\$250.00	\$246.00
16	\$364.00	\$304.00	\$251.00	\$378.00	\$371.00	\$355.00	\$303.00	\$322.00	\$294.00	\$313.00	\$288.00	\$283.00	\$303.00	\$295.00	\$250.00	\$250.00	\$246.00
17	\$364.00	\$304.00	\$251.00	\$378.00	\$371.00	\$355.00	\$303.00	\$322.00	\$294.00	\$313.00	\$288.00	\$283.00	\$303.00	\$295.00	\$250.00	\$250.00	\$246.00
18	\$364.00	\$304.00	\$251.00	\$378.00	\$371.00	\$355.00	\$303.00	\$322.00	\$294.00	\$313.00	\$288.00	\$283.00	\$303.00	\$295.00	\$250.00	\$250.00	\$246.00
19	\$364.00	\$304.00	\$251.00	\$378.00	\$371.00	\$355.00	\$303.00	\$322.00	\$294.00	\$313.00	\$288.00	\$283.00	\$303.00	\$295.00	\$250.00	\$250.00	\$246.00
20	\$364.00	\$304.00	\$251.00	\$378.00	\$371.00	\$355.00	\$303.00	\$322.00	\$294.00	\$313.00	\$288.00	\$283.00	\$303.00	\$295.00	\$250.00	\$250.00	\$246.00
21	\$573.00	\$479.00	\$395.00	\$594.00	\$584.00	\$559.00	\$477.00	\$506.00	\$464.00	\$493.00	\$454.00	\$445.00	\$478.00	\$465.00	\$394.00	\$394.00	\$387.00
22	\$573.00	\$479.00	\$395.00	\$594.00	\$584.00	\$559.00	\$477.00	\$506.00	\$464.00	\$493.00	\$454.00	\$445.00	\$478.00	\$465.00	\$394.00	\$394.00	\$387.00
23	\$573.00	\$479.00	\$395.00	\$594.00	\$584.00	\$559.00	\$477.00	\$506.00	\$464.00	\$493.00	\$454.00	\$445.00	\$478.00	\$465.00	\$394.00	\$394.00	\$387.00
24	\$573.00	\$479.00	\$395.00	\$594.00	\$584.00	\$559.00	\$477.00	\$506.00	\$464.00	\$493.00	\$454.00	\$445.00	\$478.00	\$465.00	\$394.00	\$394.00	\$387.00
25	\$575.00	\$481.00	\$396.00	\$597.00	\$586.00	\$561.00	\$479.00	\$508.00	\$465.00	\$494.00	\$456.00	\$447.00	\$480.00	\$467.00	\$395.00	\$395.00	\$389.00
26	\$586.00	\$490.00	\$404.00	\$609.00	\$598.00	\$572.00	\$488.00	\$519.00	\$475.00	\$504.00	\$465.00	\$456.00	\$489.00	\$476.00	\$403.00	\$403.00	\$396.00
27	\$600.00	\$502.00	\$414.00	\$623.00	\$612.00	\$585.00	\$500.00	\$531.00	\$486.00	\$516.00	\$476.00	\$466.00	\$501.00	\$487.00	\$413.00	\$413.00	\$406.00
28	\$622.00	\$520.00	\$429.00	\$646.00	\$635.00	\$607.00	\$518.00	\$550.00	\$504.00	\$535.00	\$493.00	\$484.00	\$520.00	\$506.00	\$428.00	\$428.00	\$421.00
29	\$641.00	\$536.00	\$442.00	\$665.00	\$654.00	\$625.00	\$534.00	\$567.00	\$519.00	\$551.00	\$508.00	\$498.00	\$535.00	\$520.00	\$440.00	\$440.00	\$433.00
30	\$650.00	\$543.00	\$448.00	\$675.00	\$663.00	\$634.00	\$541.00	\$575.00	\$526.00	\$559.00	\$515.00	\$505.00	\$542.00	\$528.00	\$447.00	\$447.00	\$439.00
31	\$664.00	\$555.00	\$457.00	\$689.00	\$677.00	\$647.00	\$553.00	\$587.00	\$537.00	\$571.00	\$526.00	\$516.00	\$554.00	\$539.00	\$456.00	\$456.00	\$449.00
32	\$677.00	\$566.00	\$467.00	\$703.00	\$691.00	\$661.00	\$564.00	\$599.00	\$548.00	\$583.00	\$537.00	\$527.00	\$565.00	\$550.00	\$466.00	\$466.00	\$458.00
33	\$686.00	\$574.00	\$473.00	\$712.00	\$700.00	\$669.00	\$571.00	\$607.00	\$555.00	\$590.00	\$544.00	\$533.00	\$573.00	\$557.00	\$472.00	\$472.00	\$464.00
34	\$695.00	\$581.00	\$479.00	\$722.00	\$709.00	\$678.00	\$579.00	\$615.00	\$563.00	\$598.00	\$551.00	\$540.00	\$580.00	\$565.00	\$478.00	\$478.00	\$470.00
35	\$700.00	\$585.00	\$482.00	\$726.00	\$714.00	\$683.00	\$583.00	\$619.00	\$566.00	\$602.00	\$555.00	\$544.00	\$584.00	\$568.00	\$481.00	\$481.00	\$473.00
36	\$704.00	\$589.00	\$485.00	\$731.00	\$718.00	\$687.00	\$586.00	\$623.00	\$570.00	\$606.00	\$558.00	\$547.00	\$588.00	\$572.00	\$484.00	\$484.00	\$476.00
37	\$709.00	\$593.00	\$488.00	\$736.00	\$723.00	\$692.00	\$590.00	\$627.00	\$574.00	\$610.00	\$562.00	\$551.00	\$592.00	\$576.00	\$487.00	\$487.00	\$479.00
38	\$713.00	\$597.00	\$492.00	\$741.00	\$728.00	\$696.00	\$594.00	\$631.00	\$578.00	\$614.00	\$566.00	\$555.00	\$595.00	\$580.00	\$490.00	\$490.00	\$482.00
39	\$723.00	\$604.00	\$498.00	\$750.00	\$737.00	\$705.00	\$602.00	\$639.00	\$585.00	\$622.00	\$573.00	\$562.00	\$603.00	\$587.00	\$497.00	\$497.00	\$488.00
40	\$732.00	\$612.00	\$504.00	\$760.00	\$746.00	\$714.00	\$609.00	\$647.00	\$592.00	\$629.00	\$580.00	\$569.00	\$611.00	\$594.00	\$503.00	\$503.00	\$495.00
41	\$746.00	\$623.00	\$514.00	\$774.00	\$760.00	\$727.00	\$621.00	\$659.00	\$604.00	\$641.00	\$591.00	\$580.00	\$623.00	\$606.00	\$512.00	\$512.00	\$504.00
42	\$759.00	\$634.00	\$523.00	\$788.00	\$774.00	\$740.00	\$632.00	\$671.00	\$614.00	\$653.00	\$601.00	\$590.00	\$633.00	\$616.00	\$522.00	\$522.00	\$513.00
43	\$777.00	\$650.00	\$535.00	\$807.00	\$793.00	\$758.00	\$647.00	\$687.00	\$629.00	\$668.00	\$616.00	\$604.00	\$649.00	\$631.00	\$534.00	\$534.00	\$525.00
44	\$800.00	\$669.00	\$551.00	\$831.00	\$816.00	\$780.00	\$666.00	\$707.00	\$648.00	\$688.00	\$634.00	\$622.00	\$668.00	\$650.00	\$550.00	\$550.00	\$541.00
45	\$827.00	\$691.00	\$570.00	\$858.00	\$843.00	\$807.00	\$688.00	\$731.00	\$669.00	\$711.00	\$655.00	\$643.00	\$690.00	\$672.00	\$568.00	\$568.00	\$559.00
46	\$859.00	\$718.00	\$592.00	\$892.00	\$876.00	\$838.00	\$715.00	\$760.00	\$695.00	\$739.00	\$681.00	\$668.00	\$717.00	\$698.00	\$590.00	\$590.00	\$581.00
47	\$895.00	\$748.00	\$617.00	\$929.00	\$913.00	\$873.00	\$745.00	\$792.00	\$724.00	\$770.00	\$709.00	\$696.00	\$747.00	\$727.00	\$615.00	\$615.00	\$605.00
48	\$936.00	\$783.00	\$645.00	\$972.00	\$955.00	\$913.00	\$780.00	\$828.00	\$758.00	\$805.00	\$742.00	\$728.00	\$781.00	\$761.00	\$644.00	\$644.00	\$633.00
49	\$977.00	\$817.00	\$673.00	\$1,014.00	\$996.00	\$953.00	\$813.00	\$864.00	\$791.00	\$840.00	\$774.00	\$759.00	\$815.00	\$794.00	\$671.00	\$671.00	\$660.00
50	\$1,023.00	\$855.00	\$705.00	\$1,062.00	\$1,043.00	\$998.00	\$852.00	\$904.00	\$828.00	\$880.00	\$811.00	\$795.00	\$854.00	\$831.00	\$703.00	\$703.00	\$691.00
51	\$1,068.00	\$893.00	\$736.00	\$1,109.00	\$1,089.00	\$1,042.00	\$889.00	\$944.00	\$864.00	\$919.00	\$847.00	\$830.00	\$891.00	\$867.00	\$734.00	\$734.00	\$722.00
52	\$1,118.00	\$935.00	\$770.00	\$1,160.00	\$1,140.00	\$1,091.00	\$931.00	\$989.00	\$905.00	\$961.00	\$886.00	\$869.00	\$933.00	\$908.00	\$768.00	\$768.00	\$755.00
53	\$1,168.00	\$977.00	\$805.00	\$1,213.00	\$1,191.00	\$1,140.00	\$973.00	\$1,033.00	\$946.00	\$1,005.00	\$926.00	\$908.00	\$975.00	\$949.00	\$803.00	\$803.00	\$790.00
54	\$1,222.00	\$1,022.00	\$842.00	\$1,269.00	\$1,247.00	\$1,193.00	\$1,018.00	\$1,081.00	\$990.00	\$1,052.00	\$969.00	\$950.00	\$1,020.00	\$993.00	\$840.00	\$840.00	\$826.00
55	\$1,277.00	\$1,068.00	\$880.00	\$1,326.00	\$1,302.00	\$1,246.00	\$1,063.00	\$1,129.00	\$1,034.00	\$1,098.00	\$1,012.00	\$993.00	\$1,066.00	\$1,037.00	\$878.00	\$878.00	\$863.00
56	\$1,336.00	\$1,117.00	\$921.00	\$1,387.00	\$1,363.00	\$1,303.00	\$1,112.00	\$1,182.00	\$1,081.00	\$1,149.00	\$1,059.00	\$1,038.00	\$1,115.00	\$1,085.00	\$918.00	\$918.00	\$903.00
57	\$1,395.00	\$1,167.00	\$962.00	\$1,449.00	\$1,423.00	\$1,361.00	\$1,162.00	\$1,234.00	\$1,130.00	\$1,200.00	\$1,106.00	\$1,085.00	\$1,165.00	\$1,134.00	\$959.00	\$959.00	\$943.00
58	\$1,459.00	\$1,220.00	\$1,005.00	\$1,515.00	\$1,488.00	\$1,423.00	\$1,215.00	\$1,290.00	\$1,181.00	\$1,255.00	\$1,157.00	\$1,134.00	\$1,218.00	\$1,185.00	\$1,003.00	\$1,003.00	\$986.00
59	\$1,490.00	\$1,246.00	\$1,027.00	\$1,547.00	\$1,520.00	\$1,454.00	\$1,241.00	\$1,318.00	\$1,207.00	\$1,282.00	\$1,181.00	\$1,159.00	\$1,244.00	\$1,211.00	\$1,025.00	\$1,025.00	\$1,007.00
60	\$1,554.00	\$1,299.00	\$1,071.00	\$1,613.00	\$1,585.00	\$1,516.00	\$1,294.00	\$1,374.00	\$1,258.00	\$1,337.00	\$1,232.00	\$1,208.00	\$1,297.00	\$1,262.00	\$1,068.00	\$1,068.00	\$1,050.00
61	\$1,609.00	\$1,345.00	\$1,109.00	\$1,671.00	\$1,641.00	\$1,570.00	\$1,340.00	\$1,423.00	\$1,302.00	\$1,384.00	\$1,275.00	\$1,251.00	\$1,343.00	\$1,307.00	\$1,106.00	\$1,106.00	\$1,088.00
62	\$1,645.00	\$1,375.00	\$1,134.00	\$1,708.00	\$1,678.00	\$1,605.00	\$1,370.00	\$1,455.00	\$1,332.00	\$1,415.00	\$1,304.00	\$1,279.00	\$1,373.00	\$1,336.00	\$1,131.00	\$1,131.00	\$1,112.00
63	\$1,690.00	\$1,413.00	\$1,165.00	\$1,755.00	\$1,724.00	\$1,649.00	\$1,407.00	\$1,495.00	\$1,368.00	\$1,454.00	\$1,340.00	\$1,314.00	\$1,411.00	\$1,373.00	\$1,162.00	\$1,162.00	\$1,142.00
64+	\$1,718.00	\$1,436.00	\$1,184.00	\$1,783.00	\$1,752.00	\$1,676.00	\$1,430.00	\$1,519.00	\$1,391.00	\$1,478.00	\$1,362.00	\$1,335.00	\$1,434.00	\$1,395.00	\$1,181.00	\$1,181.00	\$1,161.00

Rate Tables

Rating Area 4

Plan Name	Moda Health Oregon Standard Gold Affinity	Moda Health Oregon Standard Silver Affinity	Moda Health Oregon Standard Bronze Affinity	Moda Health Affinity Gold 250	Moda Health Affinity Gold 1000	Moda Health Affinity Gold 1500	Moda Health Affinity Silver 2900 Direct	Moda Health Affinity Silver 3000	Moda Health Affinity Silver 3500 Direct	Moda Health Affinity Silver 3400	Moda Health Affinity Silver 3650 Direct	Moda Health Affinity Silver 4400 Direct	Moda Health Affinity Silver 4500	Moda Health Affinity Silver 6000	Moda Health Affinity Bronze 8000	Moda Health Affinity Bronze 9000	Moda Health Affinity Bronze HDHP 7500
HIOS ID	394240R1670001	394240R1670002	394240R1670003	394240R1690001	394240R1700001	394240R1680008	394240R1690002	394240R1690003	394240R1680001	394240R1680002	394240R1670004	394240R1680003	394240R1680004	394240R1660001	394240R1680005	394240R1660002	394240R1680007
0-14	\$381.00	\$319.00	\$263.00	\$396.00	\$389.00	\$372.00	\$317.00	\$337.00	\$309.00	\$328.00	\$302.00	\$296.00	\$318.00	\$310.00	\$262.00	\$262.00	\$258.00
15	\$381.00	\$319.00	\$263.00	\$396.00	\$389.00	\$372.00	\$317.00	\$337.00	\$309.00	\$328.00	\$302.00	\$296.00	\$318.00	\$310.00	\$262.00	\$262.00	\$258.00
16	\$381.00	\$319.00	\$263.00	\$396.00	\$389.00	\$372.00	\$317.00	\$337.00	\$309.00	\$328.00	\$302.00	\$296.00	\$318.00	\$310.00	\$262.00	\$262.00	\$258.00
17	\$381.00	\$319.00	\$263.00	\$396.00	\$389.00	\$372.00	\$317.00	\$337.00	\$309.00	\$328.00	\$302.00	\$296.00	\$318.00	\$310.00	\$262.00	\$262.00	\$258.00
18	\$381.00	\$319.00	\$263.00	\$396.00	\$389.00	\$372.00	\$317.00	\$337.00	\$309.00	\$328.00	\$302.00	\$296.00	\$318.00	\$310.00	\$262.00	\$262.00	\$258.00
19	\$381.00	\$319.00	\$263.00	\$396.00	\$389.00	\$372.00	\$317.00	\$337.00	\$309.00	\$328.00	\$302.00	\$296.00	\$318.00	\$310.00	\$262.00	\$262.00	\$258.00
20	\$381.00	\$319.00	\$263.00	\$396.00	\$389.00	\$372.00	\$317.00	\$337.00	\$309.00	\$328.00	\$302.00	\$296.00	\$318.00	\$310.00	\$262.00	\$262.00	\$258.00
21	\$600.00	\$502.00	\$414.00	\$623.00	\$612.00	\$586.00	\$500.00	\$531.00	\$486.00	\$516.00	\$476.00	\$467.00	\$501.00	\$488.00	\$413.00	\$413.00	\$406.00
22	\$600.00	\$502.00	\$414.00	\$623.00	\$612.00	\$586.00	\$500.00	\$531.00	\$486.00	\$516.00	\$476.00	\$467.00	\$501.00	\$488.00	\$413.00	\$413.00	\$406.00
23	\$600.00	\$502.00	\$414.00	\$623.00	\$612.00	\$586.00	\$500.00	\$531.00	\$486.00	\$516.00	\$476.00	\$467.00	\$501.00	\$488.00	\$413.00	\$413.00	\$406.00
24	\$600.00	\$502.00	\$414.00	\$623.00	\$612.00	\$586.00	\$500.00	\$531.00	\$486.00	\$516.00	\$476.00	\$467.00	\$501.00	\$488.00	\$413.00	\$413.00	\$406.00
25	\$603.00	\$504.00	\$415.00	\$626.00	\$615.00	\$588.00	\$502.00	\$533.00	\$488.00	\$518.00	\$478.00	\$469.00	\$503.00	\$490.00	\$414.00	\$414.00	\$407.00
26	\$615.00	\$514.00	\$424.00	\$638.00	\$627.00	\$600.00	\$512.00	\$544.00	\$498.00	\$529.00	\$487.00	\$478.00	\$513.00	\$499.00	\$423.00	\$423.00	\$416.00
27	\$629.00	\$526.00	\$434.00	\$653.00	\$642.00	\$614.00	\$524.00	\$557.00	\$509.00	\$541.00	\$499.00	\$489.00	\$525.00	\$511.00	\$433.00	\$433.00	\$425.00
28	\$653.00	\$546.00	\$450.00	\$678.00	\$666.00	\$637.00	\$543.00	\$577.00	\$528.00	\$561.00	\$517.00	\$507.00	\$545.00	\$530.00	\$449.00	\$449.00	\$441.00
29	\$672.00	\$562.00	\$463.00	\$698.00	\$685.00	\$655.00	\$559.00	\$594.00	\$544.00	\$578.00	\$533.00	\$522.00	\$561.00	\$546.00	\$462.00	\$462.00	\$454.00
30	\$681.00	\$570.00	\$470.00	\$708.00	\$695.00	\$665.00	\$567.00	\$603.00	\$552.00	\$586.00	\$540.00	\$530.00	\$569.00	\$554.00	\$468.00	\$468.00	\$461.00
31	\$696.00	\$582.00	\$480.00	\$722.00	\$710.00	\$679.00	\$579.00	\$615.00	\$563.00	\$599.00	\$552.00	\$541.00	\$581.00	\$565.00	\$478.00	\$478.00	\$470.00
32	\$710.00	\$594.00	\$489.00	\$737.00	\$724.00	\$693.00	\$591.00	\$628.00	\$575.00	\$611.00	\$563.00	\$552.00	\$593.00	\$577.00	\$488.00	\$488.00	\$480.00
33	\$719.00	\$601.00	\$496.00	\$747.00	\$734.00	\$702.00	\$599.00	\$636.00	\$582.00	\$619.00	\$570.00	\$559.00	\$600.00	\$584.00	\$494.00	\$494.00	\$486.00
34	\$729.00	\$609.00	\$502.00	\$757.00	\$743.00	\$711.00	\$607.00	\$645.00	\$590.00	\$627.00	\$578.00	\$567.00	\$608.00	\$592.00	\$501.00	\$501.00	\$493.00
35	\$734.00	\$613.00	\$506.00	\$762.00	\$748.00	\$716.00	\$611.00	\$649.00	\$594.00	\$631.00	\$582.00	\$570.00	\$612.00	\$596.00	\$504.00	\$504.00	\$496.00
36	\$738.00	\$617.00	\$509.00	\$767.00	\$753.00	\$721.00	\$615.00	\$653.00	\$598.00	\$635.00	\$585.00	\$574.00	\$616.00	\$600.00	\$508.00	\$508.00	\$499.00
37	\$743.00	\$621.00	\$512.00	\$772.00	\$758.00	\$725.00	\$619.00	\$657.00	\$602.00	\$639.00	\$589.00	\$578.00	\$620.00	\$604.00	\$511.00	\$511.00	\$502.00
38	\$748.00	\$626.00	\$516.00	\$777.00	\$763.00	\$730.00	\$623.00	\$662.00	\$606.00	\$643.00	\$593.00	\$582.00	\$624.00	\$608.00	\$514.00	\$514.00	\$506.00
39	\$758.00	\$634.00	\$522.00	\$787.00	\$773.00	\$739.00	\$631.00	\$670.00	\$613.00	\$652.00	\$601.00	\$589.00	\$632.00	\$616.00	\$521.00	\$521.00	\$512.00
40	\$767.00	\$642.00	\$529.00	\$797.00	\$783.00	\$749.00	\$639.00	\$679.00	\$621.00	\$660.00	\$608.00	\$596.00	\$640.00	\$623.00	\$527.00	\$527.00	\$519.00
41	\$782.00	\$654.00	\$539.00	\$812.00	\$797.00	\$763.00	\$651.00	\$691.00	\$633.00	\$672.00	\$620.00	\$608.00	\$652.00	\$635.00	\$537.00	\$537.00	\$528.00
42	\$796.00	\$665.00	\$548.00	\$826.00	\$811.00	\$776.00	\$662.00	\$704.00	\$644.00	\$684.00	\$631.00	\$618.00	\$664.00	\$646.00	\$547.00	\$547.00	\$538.00
43	\$815.00	\$681.00	\$561.00	\$846.00	\$831.00	\$795.00	\$678.00	\$721.00	\$660.00	\$701.00	\$646.00	\$633.00	\$680.00	\$662.00	\$560.00	\$560.00	\$551.00
44	\$839.00	\$701.00	\$578.00	\$871.00	\$855.00	\$818.00	\$698.00	\$742.00	\$679.00	\$721.00	\$665.00	\$652.00	\$700.00	\$681.00	\$577.00	\$577.00	\$567.00
45	\$867.00	\$725.00	\$597.00	\$900.00	\$884.00	\$846.00	\$722.00	\$767.00	\$702.00	\$746.00	\$687.00	\$674.00	\$724.00	\$704.00	\$596.00	\$596.00	\$586.00
46	\$901.00	\$753.00	\$621.00	\$935.00	\$919.00	\$879.00	\$750.00	\$797.00	\$729.00	\$775.00	\$714.00	\$700.00	\$752.00	\$732.00	\$619.00	\$619.00	\$609.00
47	\$938.00	\$785.00	\$647.00	\$974.00	\$957.00	\$916.00	\$781.00	\$830.00	\$760.00	\$807.00	\$744.00	\$729.00	\$783.00	\$762.00	\$645.00	\$645.00	\$634.00
48	\$982.00	\$821.00	\$676.00	\$1,019.00	\$1,001.00	\$958.00	\$817.00	\$868.00	\$795.00	\$844.00	\$778.00	\$763.00	\$819.00	\$797.00	\$675.00	\$675.00	\$663.00
49	\$1,024.00	\$856.00	\$706.00	\$1,063.00	\$1,045.00	\$999.00	\$853.00	\$906.00	\$829.00	\$881.00	\$812.00	\$796.00	\$855.00	\$832.00	\$704.00	\$704.00	\$692.00
50	\$1,072.00	\$897.00	\$739.00	\$1,113.00	\$1,094.00	\$1,046.00	\$893.00	\$948.00	\$868.00	\$922.00	\$850.00	\$834.00	\$895.00	\$871.00	\$737.00	\$737.00	\$725.00
51	\$1,120.00	\$936.00	\$772.00	\$1,163.00	\$1,142.00	\$1,092.00	\$932.00	\$990.00	\$906.00	\$963.00	\$888.00	\$870.00	\$935.00	\$910.00	\$770.00	\$770.00	\$757.00
52	\$1,172.00	\$980.00	\$808.00	\$1,217.00	\$1,195.00	\$1,143.00	\$976.00	\$1,037.00	\$949.00	\$1,008.00	\$929.00	\$911.00	\$978.00	\$952.00	\$806.00	\$806.00	\$792.00
53	\$1,225.00	\$1,024.00	\$844.00	\$1,272.00	\$1,249.00	\$1,195.00	\$1,020.00	\$1,083.00	\$991.00	\$1,053.00	\$971.00	\$952.00	\$1,022.00	\$995.00	\$842.00	\$842.00	\$828.00
54	\$1,282.00	\$1,072.00	\$883.00	\$1,331.00	\$1,307.00	\$1,251.00	\$1,067.00	\$1,134.00	\$1,038.00	\$1,103.00	\$1,016.00	\$996.00	\$1,070.00	\$1,041.00	\$881.00	\$881.00	\$866.00
55	\$1,339.00	\$1,119.00	\$923.00	\$1,390.00	\$1,366.00	\$1,306.00	\$1,115.00	\$1,184.00	\$1,084.00	\$1,152.00	\$1,061.00	\$1,041.00	\$1,118.00	\$1,088.00	\$920.00	\$920.00	\$905.00
56	\$1,401.00	\$1,171.00	\$965.00	\$1,454.00	\$1,429.00	\$1,367.00	\$1,166.00	\$1,239.00	\$1,134.00	\$1,205.00	\$1,110.00	\$1,089.00	\$1,169.00	\$1,138.00	\$963.00	\$963.00	\$947.00
57	\$1,463.00	\$1,223.00	\$1,008.00	\$1,519.00	\$1,492.00	\$1,428.00	\$1,218.00	\$1,294.00	\$1,184.00	\$1,259.00	\$1,160.00	\$1,137.00	\$1,221.00	\$1,189.00	\$1,006.00	\$1,006.00	\$989.00
58	\$1,530.00	\$1,279.00	\$1,054.00	\$1,588.00	\$1,560.00	\$1,494.00	\$1,274.00	\$1,353.00	\$1,238.00	\$1,316.00	\$1,213.00	\$1,189.00	\$1,277.00	\$1,243.00	\$1,052.00	\$1,052.00	\$1,034.00
59	\$1,563.00	\$1,307.00	\$1,077.00	\$1,623.00	\$1,594.00	\$1,525.00	\$1,301.00	\$1,382.00	\$1,265.00	\$1,344.00	\$1,239.00	\$1,215.00	\$1,304.00	\$1,270.00	\$1,074.00	\$1,074.00	\$1,056.00
60	\$1,629.00	\$1,362.00	\$1,123.00	\$1,692.00	\$1,662.00	\$1,590.00	\$1,357.00	\$1,441.00	\$1,319.00	\$1,402.00	\$1,292.00	\$1,267.00	\$1,360.00	\$1,324.00	\$1,120.00	\$1,120.00	\$1,101.00
61	\$1,687.00	\$1,411.00	\$1,163.00	\$1,752.00	\$1,721.00	\$1,646.00	\$1,405.00	\$1,492.00	\$1,366.00	\$1,451.00	\$1,337.00	\$1,311.00	\$1,408.00	\$1,371.00	\$1,160.00	\$1,160.00	\$1,140.00
62	\$1,725.00	\$1,442.00	\$1,189.00	\$1,791.00	\$1,759.00	\$1,683.00	\$1,436.00	\$1,526.00	\$1,396.00	\$1,484.00	\$1,367.00	\$1,341.00	\$1,440.00	\$1,401.00	\$1,186.00	\$1,186.00	\$1,166.00
63	\$1,772.00	\$1,482.00	\$1,221.00	\$1,840.00	\$1,808.00	\$1,729.00	\$1,476.00	\$1,568.00	\$1,435.00	\$1,524.00	\$1,405.00	\$1,378.00	\$1,479.00	\$1,440.00	\$1,218.00	\$1,218.00	\$1,198.00
64+	\$1,801.00	\$1,506.00	\$1,241.00	\$1,870.00	\$1,837.00	\$1,757.00	\$1,500.00	\$1,593.00	\$1,458.00	\$1,549.00	\$1,428.00	\$1,400.00	\$1,503.00	\$1,463.00	\$1,238.00	\$1,238.00	\$1,217.00

Rate Tables

Rating Area 5

Plan Name	Moda Health Oregon Standard Gold Affinity	Moda Health Oregon Standard Silver Affinity	Moda Health Oregon Standard Bronze Affinity	Moda Health Affinity Gold 250	Moda Health Affinity Gold 1000	Moda Health Affinity Gold 1500	Moda Health Affinity Silver 2900 Direct	Moda Health Affinity Silver 3000	Moda Health Affinity Silver 3500 Direct	Moda Health Affinity Silver 3400	Moda Health Affinity Silver 3650 Direct	Moda Health Affinity Silver 4400 Direct	Moda Health Affinity Silver 4500	Moda Health Affinity Silver 6000	Moda Health Affinity Bronze 8000	Moda Health Affinity Bronze 9000	Moda Health Affinity Bronze HDHP 7500
HIOS ID	394240R1670001	394240R1670002	394240R1670003	394240R1690001	394240R1700001	394240R1680008	394240R1690002	394240R1690003	394240R1680001	394240R1680002	394240R1670004	394240R1680003	394240R1680004	394240R1660001	394240R1680005	394240R1660002	394240R1680007
0-14	\$381.00	\$319.00	\$263.00	\$396.00	\$389.00	\$372.00	\$317.00	\$337.00	\$309.00	\$328.00	\$302.00	\$296.00	\$318.00	\$310.00	\$262.00	\$262.00	\$258.00
15	\$381.00	\$319.00	\$263.00	\$396.00	\$389.00	\$372.00	\$317.00	\$337.00	\$309.00	\$328.00	\$302.00	\$296.00	\$318.00	\$310.00	\$262.00	\$262.00	\$258.00
16	\$381.00	\$319.00	\$263.00	\$396.00	\$389.00	\$372.00	\$317.00	\$337.00	\$309.00	\$328.00	\$302.00	\$296.00	\$318.00	\$310.00	\$262.00	\$262.00	\$258.00
17	\$381.00	\$319.00	\$263.00	\$396.00	\$389.00	\$372.00	\$317.00	\$337.00	\$309.00	\$328.00	\$302.00	\$296.00	\$318.00	\$310.00	\$262.00	\$262.00	\$258.00
18	\$381.00	\$319.00	\$263.00	\$396.00	\$389.00	\$372.00	\$317.00	\$337.00	\$309.00	\$328.00	\$302.00	\$296.00	\$318.00	\$310.00	\$262.00	\$262.00	\$258.00
19	\$381.00	\$319.00	\$263.00	\$396.00	\$389.00	\$372.00	\$317.00	\$337.00	\$309.00	\$328.00	\$302.00	\$296.00	\$318.00	\$310.00	\$262.00	\$262.00	\$258.00
20	\$381.00	\$319.00	\$263.00	\$396.00	\$389.00	\$372.00	\$317.00	\$337.00	\$309.00	\$328.00	\$302.00	\$296.00	\$318.00	\$310.00	\$262.00	\$262.00	\$258.00
21	\$600.00	\$502.00	\$414.00	\$623.00	\$612.00	\$586.00	\$500.00	\$531.00	\$486.00	\$516.00	\$476.00	\$467.00	\$501.00	\$488.00	\$413.00	\$413.00	\$406.00
22	\$600.00	\$502.00	\$414.00	\$623.00	\$612.00	\$586.00	\$500.00	\$531.00	\$486.00	\$516.00	\$476.00	\$467.00	\$501.00	\$488.00	\$413.00	\$413.00	\$406.00
23	\$600.00	\$502.00	\$414.00	\$623.00	\$612.00	\$586.00	\$500.00	\$531.00	\$486.00	\$516.00	\$476.00	\$467.00	\$501.00	\$488.00	\$413.00	\$413.00	\$406.00
24	\$600.00	\$502.00	\$414.00	\$623.00	\$612.00	\$586.00	\$500.00	\$531.00	\$486.00	\$516.00	\$476.00	\$467.00	\$501.00	\$488.00	\$413.00	\$413.00	\$406.00
25	\$603.00	\$504.00	\$415.00	\$626.00	\$615.00	\$588.00	\$502.00	\$533.00	\$488.00	\$519.00	\$478.00	\$469.00	\$503.00	\$490.00	\$414.00	\$414.00	\$407.00
26	\$615.00	\$514.00	\$424.00	\$638.00	\$627.00	\$600.00	\$512.00	\$544.00	\$498.00	\$529.00	\$487.00	\$478.00	\$513.00	\$499.00	\$423.00	\$423.00	\$416.00
27	\$629.00	\$526.00	\$434.00	\$653.00	\$642.00	\$614.00	\$524.00	\$557.00	\$509.00	\$541.00	\$499.00	\$489.00	\$525.00	\$511.00	\$433.00	\$433.00	\$425.00
28	\$653.00	\$546.00	\$450.00	\$678.00	\$666.00	\$637.00	\$543.00	\$577.00	\$528.00	\$561.00	\$517.00	\$507.00	\$545.00	\$530.00	\$449.00	\$449.00	\$441.00
29	\$672.00	\$562.00	\$463.00	\$698.00	\$685.00	\$656.00	\$559.00	\$594.00	\$544.00	\$578.00	\$533.00	\$522.00	\$561.00	\$546.00	\$462.00	\$462.00	\$454.00
30	\$681.00	\$570.00	\$470.00	\$708.00	\$695.00	\$665.00	\$567.00	\$603.00	\$552.00	\$586.00	\$540.00	\$530.00	\$569.00	\$554.00	\$468.00	\$468.00	\$461.00
31	\$696.00	\$582.00	\$480.00	\$723.00	\$710.00	\$679.00	\$579.00	\$616.00	\$563.00	\$599.00	\$552.00	\$541.00	\$581.00	\$565.00	\$478.00	\$478.00	\$470.00
32	\$710.00	\$594.00	\$489.00	\$737.00	\$725.00	\$693.00	\$591.00	\$628.00	\$575.00	\$611.00	\$563.00	\$552.00	\$593.00	\$577.00	\$488.00	\$488.00	\$480.00
33	\$719.00	\$601.00	\$496.00	\$747.00	\$734.00	\$702.00	\$599.00	\$636.00	\$582.00	\$619.00	\$570.00	\$559.00	\$600.00	\$584.00	\$494.00	\$494.00	\$486.00
34	\$729.00	\$609.00	\$502.00	\$757.00	\$743.00	\$711.00	\$607.00	\$645.00	\$590.00	\$627.00	\$578.00	\$567.00	\$608.00	\$592.00	\$501.00	\$501.00	\$493.00
35	\$734.00	\$614.00	\$506.00	\$762.00	\$748.00	\$716.00	\$611.00	\$649.00	\$594.00	\$631.00	\$582.00	\$570.00	\$612.00	\$596.00	\$504.00	\$504.00	\$496.00
36	\$739.00	\$618.00	\$509.00	\$767.00	\$753.00	\$721.00	\$615.00	\$653.00	\$598.00	\$635.00	\$585.00	\$574.00	\$616.00	\$600.00	\$508.00	\$508.00	\$499.00
37	\$743.00	\$622.00	\$512.00	\$772.00	\$758.00	\$725.00	\$619.00	\$657.00	\$602.00	\$639.00	\$589.00	\$578.00	\$620.00	\$604.00	\$511.00	\$511.00	\$502.00
38	\$748.00	\$626.00	\$516.00	\$777.00	\$763.00	\$730.00	\$623.00	\$662.00	\$606.00	\$644.00	\$593.00	\$582.00	\$624.00	\$608.00	\$514.00	\$514.00	\$506.00
39	\$758.00	\$634.00	\$522.00	\$787.00	\$773.00	\$739.00	\$631.00	\$670.00	\$613.00	\$652.00	\$601.00	\$589.00	\$632.00	\$616.00	\$521.00	\$521.00	\$512.00
40	\$767.00	\$642.00	\$529.00	\$797.00	\$783.00	\$749.00	\$639.00	\$679.00	\$621.00	\$660.00	\$608.00	\$597.00	\$640.00	\$623.00	\$528.00	\$528.00	\$519.00
41	\$782.00	\$654.00	\$539.00	\$812.00	\$797.00	\$763.00	\$651.00	\$691.00	\$633.00	\$672.00	\$620.00	\$608.00	\$653.00	\$635.00	\$537.00	\$537.00	\$528.00
42	\$796.00	\$665.00	\$548.00	\$826.00	\$811.00	\$776.00	\$662.00	\$704.00	\$644.00	\$684.00	\$631.00	\$618.00	\$664.00	\$646.00	\$547.00	\$547.00	\$538.00
43	\$815.00	\$681.00	\$561.00	\$846.00	\$831.00	\$795.00	\$678.00	\$721.00	\$660.00	\$701.00	\$646.00	\$633.00	\$680.00	\$662.00	\$560.00	\$560.00	\$551.00
44	\$839.00	\$701.00	\$578.00	\$871.00	\$856.00	\$818.00	\$698.00	\$742.00	\$679.00	\$721.00	\$665.00	\$652.00	\$700.00	\$681.00	\$577.00	\$577.00	\$567.00
45	\$867.00	\$725.00	\$597.00	\$900.00	\$884.00	\$846.00	\$722.00	\$767.00	\$702.00	\$746.00	\$687.00	\$674.00	\$724.00	\$704.00	\$596.00	\$596.00	\$586.00
46	\$901.00	\$753.00	\$621.00	\$935.00	\$919.00	\$879.00	\$750.00	\$797.00	\$729.00	\$775.00	\$714.00	\$700.00	\$752.00	\$732.00	\$619.00	\$619.00	\$609.00
47	\$938.00	\$785.00	\$647.00	\$974.00	\$957.00	\$916.00	\$781.00	\$830.00	\$760.00	\$807.00	\$744.00	\$730.00	\$783.00	\$762.00	\$645.00	\$645.00	\$634.00
48	\$982.00	\$821.00	\$677.00	\$1,019.00	\$1,001.00	\$958.00	\$817.00	\$868.00	\$795.00	\$844.00	\$778.00	\$763.00	\$819.00	\$798.00	\$675.00	\$675.00	\$664.00
49	\$1,024.00	\$857.00	\$706.00	\$1,064.00	\$1,045.00	\$999.00	\$853.00	\$906.00	\$829.00	\$881.00	\$812.00	\$796.00	\$855.00	\$832.00	\$704.00	\$704.00	\$692.00
50	\$1,072.00	\$897.00	\$739.00	\$1,113.00	\$1,094.00	\$1,046.00	\$893.00	\$948.00	\$868.00	\$922.00	\$850.00	\$834.00	\$895.00	\$871.00	\$737.00	\$737.00	\$725.00
51	\$1,120.00	\$936.00	\$772.00	\$1,163.00	\$1,142.00	\$1,093.00	\$932.00	\$990.00	\$907.00	\$963.00	\$888.00	\$871.00	\$935.00	\$910.00	\$770.00	\$770.00	\$757.00
52	\$1,172.00	\$980.00	\$808.00	\$1,217.00	\$1,195.00	\$1,144.00	\$976.00	\$1,037.00	\$949.00	\$1,008.00	\$929.00	\$911.00	\$978.00	\$952.00	\$806.00	\$806.00	\$792.00
53	\$1,225.00	\$1,024.00	\$844.00	\$1,272.00	\$1,249.00	\$1,195.00	\$1,020.00	\$1,083.00	\$992.00	\$1,054.00	\$971.00	\$952.00	\$1,022.00	\$995.00	\$842.00	\$842.00	\$828.00
54	\$1,282.00	\$1,072.00	\$883.00	\$1,331.00	\$1,308.00	\$1,251.00	\$1,067.00	\$1,134.00	\$1,038.00	\$1,103.00	\$1,016.00	\$997.00	\$1,070.00	\$1,041.00	\$881.00	\$881.00	\$866.00
55	\$1,339.00	\$1,120.00	\$923.00	\$1,390.00	\$1,366.00	\$1,306.00	\$1,115.00	\$1,184.00	\$1,084.00	\$1,152.00	\$1,061.00	\$1,041.00	\$1,118.00	\$1,088.00	\$920.00	\$920.00	\$905.00
56	\$1,401.00	\$1,171.00	\$965.00	\$1,454.00	\$1,429.00	\$1,367.00	\$1,166.00	\$1,239.00	\$1,134.00	\$1,205.00	\$1,110.00	\$1,089.00	\$1,169.00	\$1,138.00	\$963.00	\$963.00	\$947.00
57	\$1,463.00	\$1,224.00	\$1,008.00	\$1,519.00	\$1,493.00	\$1,428.00	\$1,218.00	\$1,294.00	\$1,185.00	\$1,259.00	\$1,160.00	\$1,138.00	\$1,221.00	\$1,189.00	\$1,006.00	\$1,006.00	\$989.00
58	\$1,530.00	\$1,279.00	\$1,054.00	\$1,588.00	\$1,560.00	\$1,493.00	\$1,274.00	\$1,353.00	\$1,239.00	\$1,316.00	\$1,213.00	\$1,189.00	\$1,277.00	\$1,243.00	\$1,052.00	\$1,052.00	\$1,034.00
59	\$1,563.00	\$1,307.00	\$1,077.00	\$1,623.00	\$1,594.00	\$1,525.00	\$1,301.00	\$1,382.00	\$1,265.00	\$1,344.00	\$1,239.00	\$1,215.00	\$1,305.00	\$1,270.00	\$1,074.00	\$1,074.00	\$1,056.00
60	\$1,630.00	\$1,363.00	\$1,123.00	\$1,692.00	\$1,662.00	\$1,590.00	\$1,357.00	\$1,441.00	\$1,319.00	\$1,402.00	\$1,292.00	\$1,267.00	\$1,360.00	\$1,324.00	\$1,120.00	\$1,120.00	\$1,101.00
61	\$1,687.00	\$1,411.00	\$1,163.00	\$1,752.00	\$1,721.00	\$1,646.00	\$1,405.00	\$1,492.00	\$1,366.00	\$1,451.00	\$1,337.00	\$1,312.00	\$1,408.00	\$1,371.00	\$1,160.00	\$1,160.00	\$1,140.00
62	\$1,725.00	\$1,442.00	\$1,189.00	\$1,791.00	\$1,760.00	\$1,683.00	\$1,436.00	\$1,526.00	\$1,396.00	\$1,484.00	\$1,367.00	\$1,341.00	\$1,440.00	\$1,401.00	\$1,186.00	\$1,186.00	\$1,166.00
63	\$1,772.00	\$1,482.00	\$1,221.00	\$1,840.00	\$1,808.00	\$1,729.00	\$1,476.00	\$1,568.00	\$1,435.00	\$1,525.00	\$1,405.00	\$1,378.00	\$1,479.00	\$1,440.00	\$1,218.00	\$1,218.00	\$1,198.00
64+	\$1,801.00	\$1,506.00	\$1,241.00	\$1,870.00	\$1,837.00	\$1,758.00	\$1,500.00	\$1,593.00	\$1,458.00	\$1,549.00	\$1,428.00	\$1,400.00	\$1,504.00	\$1,463.00	\$1,238.00	\$1,238.00	\$1,218.00

Rate Tables

Rating Area 6

Plan Name	Moda Health Oregon Standard Gold Affinity	Moda Health Oregon Standard Silver Affinity	Moda Health Oregon Standard Bronze Affinity	Moda Health Affinity Gold 250	Moda Health Affinity Gold 1000	Moda Health Affinity Gold 1500	Moda Health Affinity Silver 2900 Direct	Moda Health Affinity Silver 3000	Moda Health Affinity Silver 3500 Direct	Moda Health Affinity Silver 3400	Moda Health Affinity Silver 3650 Direct	Moda Health Affinity Silver 4400 Direct	Moda Health Affinity Silver 4500	Moda Health Affinity Silver 6000	Moda Health Affinity Bronze 8000	Moda Health Affinity Bronze 9000	Moda Health Affinity Bronze HDHP 7500
HIOS ID	394240R1670001	394240R1670002	394240R1670003	394240R1690001	394240R1700001	394240R1680008	394240R1690002	394240R1690003	394240R1680001	394240R1680002	394240R1670004	394240R1680003	394240R1680004	394240R1660001	394240R1680005	394240R1660002	394240R1680007
0-14	\$397.00	\$332.00	\$274.00	\$412.00	\$405.00	\$387.00	\$331.00	\$351.00	\$321.00	\$341.00	\$315.00	\$309.00	\$331.00	\$322.00	\$273.00	\$273.00	\$268.00
15	\$397.00	\$332.00	\$274.00	\$412.00	\$405.00	\$387.00	\$331.00	\$351.00	\$321.00	\$341.00	\$315.00	\$309.00	\$331.00	\$322.00	\$273.00	\$273.00	\$268.00
16	\$397.00	\$332.00	\$274.00	\$412.00	\$405.00	\$387.00	\$331.00	\$351.00	\$321.00	\$341.00	\$315.00	\$309.00	\$331.00	\$322.00	\$273.00	\$273.00	\$268.00
17	\$397.00	\$332.00	\$274.00	\$412.00	\$405.00	\$387.00	\$331.00	\$351.00	\$321.00	\$341.00	\$315.00	\$309.00	\$331.00	\$322.00	\$273.00	\$273.00	\$268.00
18	\$397.00	\$332.00	\$274.00	\$412.00	\$405.00	\$387.00	\$331.00	\$351.00	\$321.00	\$341.00	\$315.00	\$309.00	\$331.00	\$322.00	\$273.00	\$273.00	\$268.00
19	\$397.00	\$332.00	\$274.00	\$412.00	\$405.00	\$387.00	\$331.00	\$351.00	\$321.00	\$341.00	\$315.00	\$309.00	\$331.00	\$322.00	\$273.00	\$273.00	\$268.00
20	\$397.00	\$332.00	\$274.00	\$412.00	\$405.00	\$387.00	\$331.00	\$351.00	\$321.00	\$341.00	\$315.00	\$309.00	\$331.00	\$322.00	\$273.00	\$273.00	\$268.00
21	\$625.00	\$523.00	\$431.00	\$649.00	\$638.00	\$610.00	\$520.00	\$553.00	\$506.00	\$528.00	\$496.00	\$486.00	\$522.00	\$508.00	\$430.00	\$430.00	\$422.00
22	\$625.00	\$523.00	\$431.00	\$649.00	\$638.00	\$610.00	\$520.00	\$553.00	\$506.00	\$528.00	\$496.00	\$486.00	\$522.00	\$508.00	\$430.00	\$430.00	\$422.00
23	\$625.00	\$523.00	\$431.00	\$649.00	\$638.00	\$610.00	\$520.00	\$553.00	\$506.00	\$528.00	\$496.00	\$486.00	\$522.00	\$508.00	\$430.00	\$430.00	\$422.00
24	\$625.00	\$523.00	\$431.00	\$649.00	\$638.00	\$610.00	\$520.00	\$553.00	\$506.00	\$528.00	\$496.00	\$486.00	\$522.00	\$508.00	\$430.00	\$430.00	\$422.00
25	\$628.00	\$525.00	\$432.00	\$652.00	\$640.00	\$612.00	\$523.00	\$555.00	\$508.00	\$540.00	\$497.00	\$488.00	\$524.00	\$510.00	\$431.00	\$431.00	\$424.00
26	\$640.00	\$535.00	\$441.00	\$665.00	\$653.00	\$625.00	\$533.00	\$566.00	\$518.00	\$551.00	\$507.00	\$498.00	\$534.00	\$520.00	\$440.00	\$440.00	\$433.00
27	\$655.00	\$548.00	\$451.00	\$680.00	\$668.00	\$639.00	\$545.00	\$579.00	\$530.00	\$563.00	\$519.00	\$509.00	\$547.00	\$532.00	\$450.00	\$450.00	\$443.00
28	\$679.00	\$568.00	\$468.00	\$705.00	\$693.00	\$663.00	\$601.00	\$650.00	\$584.00	\$539.00	\$528.00	\$567.00	\$552.00	\$467.00	\$467.00	\$459.00	
29	\$699.00	\$585.00	\$482.00	\$726.00	\$713.00	\$682.00	\$619.00	\$666.00	\$602.00	\$554.00	\$544.00	\$584.00	\$568.00	\$481.00	\$481.00	\$473.00	
30	\$709.00	\$593.00	\$489.00	\$737.00	\$724.00	\$692.00	\$627.00	\$674.00	\$610.00	\$562.00	\$552.00	\$592.00	\$576.00	\$488.00	\$488.00	\$480.00	
31	\$724.00	\$606.00	\$499.00	\$752.00	\$739.00	\$707.00	\$603.00	\$641.00	\$586.00	\$563.00	\$574.00	\$589.00	\$565.00	\$498.00	\$498.00	\$490.00	
32	\$739.00	\$618.00	\$510.00	\$768.00	\$754.00	\$721.00	\$616.00	\$654.00	\$599.00	\$563.00	\$586.00	\$575.00	\$617.00	\$508.00	\$508.00	\$500.00	
33	\$749.00	\$626.00	\$516.00	\$777.00	\$764.00	\$731.00	\$624.00	\$662.00	\$606.00	\$584.00	\$594.00	\$582.00	\$625.00	\$515.00	\$515.00	\$506.00	
34	\$759.00	\$634.00	\$523.00	\$788.00	\$774.00	\$740.00	\$632.00	\$671.00	\$614.00	\$563.00	\$602.00	\$590.00	\$633.00	\$516.00	\$522.00	\$513.00	
35	\$764.00	\$639.00	\$526.00	\$793.00	\$779.00	\$745.00	\$636.00	\$676.00	\$618.00	\$567.00	\$606.00	\$594.00	\$638.00	\$521.00	\$525.00	\$516.00	
36	\$769.00	\$643.00	\$530.00	\$798.00	\$784.00	\$750.00	\$640.00	\$680.00	\$622.00	\$566.00	\$609.00	\$598.00	\$642.00	\$525.00	\$529.00	\$520.00	
37	\$774.00	\$647.00	\$533.00	\$803.00	\$789.00	\$755.00	\$644.00	\$684.00	\$626.00	\$566.00	\$613.00	\$602.00	\$646.00	\$529.00	\$532.00	\$523.00	
38	\$779.00	\$651.00	\$537.00	\$809.00	\$794.00	\$760.00	\$649.00	\$689.00	\$630.00	\$567.00	\$617.00	\$605.00	\$650.00	\$535.00	\$535.00	\$526.00	
39	\$789.00	\$660.00	\$544.00	\$819.00	\$805.00	\$770.00	\$657.00	\$698.00	\$639.00	\$567.00	\$625.00	\$613.00	\$658.00	\$542.00	\$542.00	\$533.00	
40	\$799.00	\$668.00	\$550.00	\$829.00	\$815.00	\$779.00	\$665.00	\$707.00	\$647.00	\$567.00	\$633.00	\$621.00	\$667.00	\$549.00	\$549.00	\$540.00	
41	\$814.00	\$680.00	\$561.00	\$845.00	\$830.00	\$794.00	\$678.00	\$720.00	\$659.00	\$700.00	\$645.00	\$633.00	\$679.00	\$559.00	\$559.00	\$550.00	
42	\$828.00	\$693.00	\$571.00	\$860.00	\$845.00	\$808.00	\$690.00	\$733.00	\$670.00	\$712.00	\$657.00	\$644.00	\$691.00	\$569.00	\$569.00	\$560.00	
43	\$848.00	\$709.00	\$585.00	\$881.00	\$865.00	\$828.00	\$706.00	\$750.00	\$687.00	\$730.00	\$672.00	\$659.00	\$708.00	\$589.00	\$583.00	\$573.00	
44	\$873.00	\$730.00	\$602.00	\$907.00	\$891.00	\$852.00	\$727.00	\$772.00	\$707.00	\$751.00	\$692.00	\$679.00	\$729.00	\$709.00	\$600.00	\$590.00	
45	\$903.00	\$755.00	\$622.00	\$937.00	\$921.00	\$881.00	\$752.00	\$798.00	\$731.00	\$776.00	\$716.00	\$702.00	\$753.00	\$733.00	\$620.00	\$610.00	
46	\$938.00	\$784.00	\$646.00	\$973.00	\$956.00	\$915.00	\$781.00	\$829.00	\$759.00	\$806.00	\$743.00	\$729.00	\$783.00	\$762.00	\$645.00	\$634.00	
47	\$977.00	\$817.00	\$673.00	\$1,014.00	\$997.00	\$953.00	\$814.00	\$864.00	\$791.00	\$840.00	\$774.00	\$759.00	\$815.00	\$794.00	\$672.00	\$660.00	
48	\$1,022.00	\$855.00	\$704.00	\$1,061.00	\$1,042.00	\$997.00	\$851.00	\$904.00	\$827.00	\$879.00	\$810.00	\$794.00	\$853.00	\$830.00	\$703.00	\$691.00	
49	\$1,066.00	\$892.00	\$735.00	\$1,107.00	\$1,088.00	\$1,040.00	\$888.00	\$943.00	\$863.00	\$917.00	\$845.00	\$829.00	\$890.00	\$866.00	\$733.00	\$721.00	
50	\$1,116.00	\$933.00	\$769.00	\$1,159.00	\$1,139.00	\$1,089.00	\$930.00	\$987.00	\$904.00	\$960.00	\$885.00	\$868.00	\$932.00	\$907.00	\$767.00	\$755.00	
51	\$1,166.00	\$975.00	\$803.00	\$1,210.00	\$1,189.00	\$1,137.00	\$971.00	\$1,031.00	\$944.00	\$1,003.00	\$924.00	\$906.00	\$973.00	\$947.00	\$801.00	\$788.00	
52	\$1,220.00	\$1,020.00	\$841.00	\$1,267.00	\$1,245.00	\$1,190.00	\$1,016.00	\$1,079.00	\$988.00	\$1,049.00	\$967.00	\$949.00	\$1,018.00	\$991.00	\$839.00	\$825.00	
53	\$1,275.00	\$1,066.00	\$879.00	\$1,324.00	\$1,301.00	\$1,244.00	\$1,062.00	\$1,128.00	\$1,032.00	\$1,097.00	\$1,011.00	\$991.00	\$1,064.00	\$1,036.00	\$877.00	\$862.00	
54	\$1,335.00	\$1,116.00	\$920.00	\$1,386.00	\$1,361.00	\$1,302.00	\$1,111.00	\$1,180.00	\$1,080.00	\$1,148.00	\$1,058.00	\$1,037.00	\$1,114.00	\$1,084.00	\$917.00	\$902.00	
55	\$1,394.00	\$1,166.00	\$961.00	\$1,447.00	\$1,422.00	\$1,360.00	\$1,161.00	\$1,233.00	\$1,128.00	\$1,199.00	\$1,105.00	\$1,084.00	\$1,163.00	\$1,132.00	\$958.00	\$942.00	
56	\$1,458.00	\$1,219.00	\$1,005.00	\$1,514.00	\$1,487.00	\$1,423.00	\$1,214.00	\$1,290.00	\$1,181.00	\$1,254.00	\$1,156.00	\$1,134.00	\$1,217.00	\$1,185.00	\$1,002.00	\$986.00	
57	\$1,523.00	\$1,274.00	\$1,050.00	\$1,582.00	\$1,554.00	\$1,486.00	\$1,268.00	\$1,347.00	\$1,233.00	\$1,310.00	\$1,208.00	\$1,184.00	\$1,271.00	\$1,237.00	\$1,047.00	\$1,030.00	
58	\$1,593.00	\$1,332.00	\$1,098.00	\$1,654.00	\$1,624.00	\$1,554.00	\$1,326.00	\$1,409.00	\$1,289.00	\$1,370.00	\$1,263.00	\$1,238.00	\$1,329.00	\$1,294.00	\$1,095.00	\$1,076.00	
59	\$1,627.00	\$1,360.00	\$1,121.00	\$1,689.00	\$1,660.00	\$1,588.00	\$1,355.00	\$1,439.00	\$1,317.00	\$1,400.00	\$1,290.00	\$1,265.00	\$1,358.00	\$1,322.00	\$1,118.00	\$1,100.00	
60	\$1,696.00	\$1,418.00	\$1,169.00	\$1,761.00	\$1,730.00	\$1,655.00	\$1,413.00	\$1,500.00	\$1,373.00	\$1,459.00	\$1,345.00	\$1,319.00	\$1,416.00	\$1,378.00	\$1,166.00	\$1,147.00	
61	\$1,756.00	\$1,469.00	\$1,210.00	\$1,824.00	\$1,792.00	\$1,714.00	\$1,463.00	\$1,554.00	\$1,422.00	\$1,511.00	\$1,392.00	\$1,365.00	\$1,466.00	\$1,427.00	\$1,207.00	\$1,187.00	
62	\$1,796.00	\$1,502.00	\$1,238.00	\$1,865.00	\$1,832.00	\$1,752.00	\$1,495.00	\$1,588.00	\$1,454.00	\$1,545.00	\$1,424.00	\$1,396.00	\$1,499.00	\$1,459.00	\$1,234.00	\$1,214.00	
63	\$1,845.00	\$1,543.00	\$1,272.00	\$1,916.00	\$1,882.00	\$1,800.00	\$1,536.00	\$1,632.00	\$1,494.00	\$1,587.00	\$1,463.00	\$1,434.00	\$1,540.00	\$1,499.00	\$1,268.00	\$1,247.00	
64+	\$1,875.00	\$1,568.00	\$1,292.00	\$1,947.00	\$1,913.00	\$1,830.00	\$1,561.00	\$1,659.00	\$1,518.00	\$1,613.00	\$1,487.00	\$1,458.00	\$1,565.00	\$1,523.00	\$1,289.00	\$1,267.00	

Rate Tables

Rating Area 7

Plan Name	Moda Health Oregon Standard Gold Affinity	Moda Health Oregon Standard Silver Affinity	Moda Health Oregon Standard Bronze Affinity	Moda Health Affinity Gold 250	Moda Health Affinity Gold 1000	Moda Health Affinity Gold 1500	Moda Health Affinity Silver 2900 Direct	Moda Health Affinity Silver 3000	Moda Health Affinity Silver 3500 Direct	Moda Health Affinity Silver 3400	Moda Health Affinity Silver 3650 Direct	Moda Health Affinity Silver 4400 Direct	Moda Health Affinity Silver 4500	Moda Health Affinity Silver 6000	Moda Health Affinity Bronze 8000	Moda Health Affinity Bronze 9000	Moda Health Affinity Bronze HDPH 7500
HIOS ID	39424OR1670001	39424OR1670002	39424OR1670003	39424OR1690001	39424OR1700001	39424OR1680008	39424OR1690002	39424OR1690003	39424OR1680001	39424OR1680002	39424OR1670004	39424OR1680003	39424OR1680004	39424OR1660001	39424OR1680005	39424OR1660002	39424OR1680007
0-14	\$370.00	\$309.00	\$255.00	\$384.00	\$377.00	\$361.00	\$308.00	\$327.00	\$300.00	\$318.00	\$293.00	\$288.00	\$309.00	\$301.00	\$254.00	\$254.00	\$250.00
15	\$370.00	\$309.00	\$255.00	\$384.00	\$377.00	\$361.00	\$308.00	\$327.00	\$300.00	\$318.00	\$293.00	\$288.00	\$309.00	\$301.00	\$254.00	\$254.00	\$250.00
16	\$370.00	\$309.00	\$255.00	\$384.00	\$377.00	\$361.00	\$308.00	\$327.00	\$300.00	\$318.00	\$293.00	\$288.00	\$309.00	\$301.00	\$254.00	\$254.00	\$250.00
17	\$370.00	\$309.00	\$255.00	\$384.00	\$377.00	\$361.00	\$308.00	\$327.00	\$300.00	\$318.00	\$293.00	\$288.00	\$309.00	\$301.00	\$254.00	\$254.00	\$250.00
18	\$370.00	\$309.00	\$255.00	\$384.00	\$377.00	\$361.00	\$308.00	\$327.00	\$300.00	\$318.00	\$293.00	\$288.00	\$309.00	\$301.00	\$254.00	\$254.00	\$250.00
19	\$370.00	\$309.00	\$255.00	\$384.00	\$377.00	\$361.00	\$308.00	\$327.00	\$300.00	\$318.00	\$293.00	\$288.00	\$309.00	\$301.00	\$254.00	\$254.00	\$250.00
20	\$370.00	\$309.00	\$255.00	\$384.00	\$377.00	\$361.00	\$308.00	\$327.00	\$300.00	\$318.00	\$293.00	\$288.00	\$309.00	\$301.00	\$254.00	\$254.00	\$250.00
21	\$583.00	\$487.00	\$402.00	\$605.00	\$594.00	\$569.00	\$485.00	\$515.00	\$472.00	\$501.00	\$462.00	\$453.00	\$486.00	\$473.00	\$401.00	\$401.00	\$394.00
22	\$583.00	\$487.00	\$402.00	\$605.00	\$594.00	\$569.00	\$485.00	\$515.00	\$472.00	\$501.00	\$462.00	\$453.00	\$486.00	\$473.00	\$401.00	\$401.00	\$394.00
23	\$583.00	\$487.00	\$402.00	\$605.00	\$594.00	\$569.00	\$485.00	\$515.00	\$472.00	\$501.00	\$462.00	\$453.00	\$486.00	\$473.00	\$401.00	\$401.00	\$394.00
24	\$583.00	\$487.00	\$402.00	\$605.00	\$594.00	\$569.00	\$485.00	\$515.00	\$472.00	\$501.00	\$462.00	\$453.00	\$486.00	\$473.00	\$401.00	\$401.00	\$394.00
25	\$585.00	\$489.00	\$403.00	\$607.00	\$597.00	\$571.00	\$487.00	\$517.00	\$474.00	\$503.00	\$464.00	\$455.00	\$488.00	\$475.00	\$402.00	\$402.00	\$395.00
26	\$597.00	\$499.00	\$411.00	\$620.00	\$609.00	\$582.00	\$497.00	\$528.00	\$483.00	\$513.00	\$473.00	\$464.00	\$498.00	\$485.00	\$410.00	\$410.00	\$403.00
27	\$611.00	\$511.00	\$421.00	\$634.00	\$623.00	\$596.00	\$509.00	\$540.00	\$494.00	\$525.00	\$484.00	\$475.00	\$510.00	\$496.00	\$420.00	\$420.00	\$413.00
28	\$633.00	\$530.00	\$437.00	\$658.00	\$646.00	\$618.00	\$527.00	\$560.00	\$513.00	\$545.00	\$502.00	\$492.00	\$529.00	\$515.00	\$435.00	\$435.00	\$428.00
29	\$652.00	\$545.00	\$449.00	\$677.00	\$665.00	\$636.00	\$543.00	\$577.00	\$528.00	\$561.00	\$517.00	\$507.00	\$544.00	\$530.00	\$448.00	\$448.00	\$441.00
30	\$661.00	\$553.00	\$456.00	\$687.00	\$675.00	\$645.00	\$551.00	\$585.00	\$535.00	\$569.00	\$524.00	\$514.00	\$552.00	\$537.00	\$455.00	\$455.00	\$447.00
31	\$675.00	\$565.00	\$465.00	\$701.00	\$689.00	\$659.00	\$562.00	\$597.00	\$547.00	\$581.00	\$535.00	\$525.00	\$564.00	\$549.00	\$464.00	\$464.00	\$457.00
32	\$689.00	\$576.00	\$475.00	\$716.00	\$703.00	\$673.00	\$574.00	\$610.00	\$558.00	\$593.00	\$546.00	\$536.00	\$575.00	\$560.00	\$474.00	\$474.00	\$466.00
33	\$698.00	\$584.00	\$481.00	\$725.00	\$712.00	\$681.00	\$581.00	\$617.00	\$565.00	\$601.00	\$553.00	\$543.00	\$583.00	\$567.00	\$480.00	\$480.00	\$472.00
34	\$707.00	\$592.00	\$488.00	\$735.00	\$722.00	\$690.00	\$589.00	\$626.00	\$573.00	\$609.00	\$561.00	\$550.00	\$591.00	\$575.00	\$486.00	\$486.00	\$478.00
35	\$712.00	\$595.00	\$491.00	\$739.00	\$726.00	\$695.00	\$593.00	\$630.00	\$576.00	\$613.00	\$565.00	\$554.00	\$594.00	\$579.00	\$490.00	\$490.00	\$481.00
36	\$717.00	\$599.00	\$494.00	\$744.00	\$731.00	\$699.00	\$597.00	\$634.00	\$580.00	\$617.00	\$568.00	\$557.00	\$598.00	\$582.00	\$493.00	\$493.00	\$484.00
37	\$721.00	\$603.00	\$497.00	\$749.00	\$736.00	\$704.00	\$601.00	\$638.00	\$584.00	\$621.00	\$572.00	\$561.00	\$602.00	\$586.00	\$496.00	\$496.00	\$488.00
38	\$726.00	\$607.00	\$500.00	\$754.00	\$741.00	\$708.00	\$605.00	\$642.00	\$588.00	\$625.00	\$576.00	\$564.00	\$606.00	\$590.00	\$499.00	\$499.00	\$491.00
39	\$735.00	\$615.00	\$507.00	\$764.00	\$750.00	\$718.00	\$612.00	\$650.00	\$595.00	\$633.00	\$583.00	\$572.00	\$614.00	\$597.00	\$506.00	\$506.00	\$497.00
40	\$745.00	\$623.00	\$513.00	\$773.00	\$760.00	\$727.00	\$620.00	\$659.00	\$603.00	\$641.00	\$590.00	\$579.00	\$622.00	\$605.00	\$512.00	\$512.00	\$503.00
41	\$759.00	\$634.00	\$523.00	\$788.00	\$774.00	\$740.00	\$632.00	\$671.00	\$614.00	\$653.00	\$601.00	\$590.00	\$633.00	\$616.00	\$522.00	\$522.00	\$513.00
42	\$772.00	\$646.00	\$532.00	\$802.00	\$788.00	\$753.00	\$643.00	\$683.00	\$625.00	\$664.00	\$612.00	\$600.00	\$644.00	\$627.00	\$531.00	\$531.00	\$522.00
43	\$791.00	\$661.00	\$545.00	\$821.00	\$807.00	\$772.00	\$658.00	\$699.00	\$640.00	\$680.00	\$627.00	\$615.00	\$660.00	\$642.00	\$544.00	\$544.00	\$535.00
44	\$814.00	\$681.00	\$561.00	\$845.00	\$830.00	\$794.00	\$678.00	\$720.00	\$659.00	\$700.00	\$645.00	\$633.00	\$680.00	\$661.00	\$560.00	\$560.00	\$550.00
45	\$841.00	\$704.00	\$580.00	\$874.00	\$858.00	\$821.00	\$701.00	\$744.00	\$681.00	\$724.00	\$667.00	\$654.00	\$702.00	\$684.00	\$578.00	\$578.00	\$569.00
46	\$874.00	\$731.00	\$602.00	\$908.00	\$892.00	\$853.00	\$728.00	\$773.00	\$708.00	\$752.00	\$693.00	\$680.00	\$730.00	\$710.00	\$601.00	\$601.00	\$591.00
47	\$911.00	\$762.00	\$628.00	\$946.00	\$929.00	\$889.00	\$758.00	\$806.00	\$737.00	\$783.00	\$722.00	\$708.00	\$760.00	\$740.00	\$626.00	\$626.00	\$616.00
48	\$953.00	\$797.00	\$657.00	\$989.00	\$972.00	\$930.00	\$793.00	\$843.00	\$771.00	\$820.00	\$755.00	\$741.00	\$795.00	\$774.00	\$655.00	\$655.00	\$644.00
49	\$994.00	\$831.00	\$685.00	\$1,032.00	\$1,014.00	\$970.00	\$828.00	\$879.00	\$805.00	\$855.00	\$788.00	\$773.00	\$830.00	\$808.00	\$683.00	\$683.00	\$672.00
50	\$1,041.00	\$870.00	\$717.00	\$1,081.00	\$1,062.00	\$1,016.00	\$867.00	\$921.00	\$843.00	\$895.00	\$825.00	\$809.00	\$869.00	\$846.00	\$715.00	\$715.00	\$703.00
51	\$1,087.00	\$909.00	\$749.00	\$1,128.00	\$1,109.00	\$1,060.00	\$905.00	\$961.00	\$880.00	\$935.00	\$862.00	\$845.00	\$907.00	\$883.00	\$747.00	\$747.00	\$735.00
52	\$1,138.00	\$951.00	\$794.00	\$1,181.00	\$1,160.00	\$1,110.00	\$947.00	\$1,006.00	\$921.00	\$978.00	\$902.00	\$884.00	\$949.00	\$924.00	\$782.00	\$782.00	\$769.00
53	\$1,189.00	\$994.00	\$819.00	\$1,234.00	\$1,213.00	\$1,160.00	\$990.00	\$1,051.00	\$962.00	\$1,023.00	\$942.00	\$924.00	\$992.00	\$966.00	\$817.00	\$817.00	\$804.00
54	\$1,244.00	\$1,040.00	\$857.00	\$1,292.00	\$1,269.00	\$1,214.00	\$1,036.00	\$1,100.00	\$1,007.00	\$1,070.00	\$986.00	\$967.00	\$1,038.00	\$1,011.00	\$855.00	\$855.00	\$841.00
55	\$1,300.00	\$1,087.00	\$896.00	\$1,349.00	\$1,326.00	\$1,268.00	\$1,082.00	\$1,149.00	\$1,052.00	\$1,118.00	\$1,030.00	\$1,010.00	\$1,085.00	\$1,056.00	\$893.00	\$893.00	\$878.00
56	\$1,360.00	\$1,137.00	\$937.00	\$1,412.00	\$1,387.00	\$1,327.00	\$1,132.00	\$1,202.00	\$1,101.00	\$1,169.00	\$1,078.00	\$1,057.00	\$1,135.00	\$1,104.00	\$935.00	\$935.00	\$919.00
57	\$1,420.00	\$1,187.00	\$979.00	\$1,475.00	\$1,449.00	\$1,386.00	\$1,183.00	\$1,256.00	\$1,150.00	\$1,222.00	\$1,126.00	\$1,104.00	\$1,185.00	\$1,154.00	\$976.00	\$976.00	\$960.00
58	\$1,485.00	\$1,242.00	\$1,023.00	\$1,542.00	\$1,515.00	\$1,449.00	\$1,236.00	\$1,313.00	\$1,202.00	\$1,277.00	\$1,177.00	\$1,154.00	\$1,239.00	\$1,206.00	\$1,021.00	\$1,021.00	\$1,004.00
59	\$1,517.00	\$1,268.00	\$1,045.00	\$1,575.00	\$1,547.00	\$1,480.00	\$1,263.00	\$1,342.00	\$1,228.00	\$1,305.00	\$1,202.00	\$1,179.00	\$1,266.00	\$1,232.00	\$1,043.00	\$1,043.00	\$1,025.00
60	\$1,582.00	\$1,322.00	\$1,090.00	\$1,642.00	\$1,613.00	\$1,543.00	\$1,317.00	\$1,399.00	\$1,280.00	\$1,360.00	\$1,254.00	\$1,229.00	\$1,320.00	\$1,285.00	\$1,087.00	\$1,087.00	\$1,069.00
61	\$1,638.00	\$1,369.00	\$1,128.00	\$1,700.00	\$1,670.00	\$1,598.00	\$1,364.00	\$1,448.00	\$1,326.00	\$1,409.00	\$1,298.00	\$1,273.00	\$1,367.00	\$1,330.00	\$1,126.00	\$1,126.00	\$1,107.00
62	\$1,674.00	\$1,400.00	\$1,154.00	\$1,738.00	\$1,708.00	\$1,634.00	\$1,394.00	\$1,481.00	\$1,355.00	\$1,440.00	\$1,327.00	\$1,302.00	\$1,397.00	\$1,360.00	\$1,151.00	\$1,151.00	\$1,132.00
63	\$1,720.00	\$1,438.00	\$1,185.00	\$1,786.00	\$1,755.00	\$1,678.00	\$1,432.00	\$1,522.00	\$1,393.00	\$1,480.00	\$1,364.00	\$1,337.00	\$1,436.00	\$1,398.00	\$1,183.00	\$1,183.00	\$1,163.00
64+	\$1,748.00	\$1,462.00	\$1,205.00	\$1,815.00	\$1,783.00	\$1,706.00	\$1,456.00	\$1,546.00	\$1,415.00	\$1,504.00	\$1,386.00	\$1,359.00	\$1,459.00	\$1,420.00	\$1,202.00	\$1,202.00	\$1,182.00

Geographic Average Rate

Moda Health Plan, Inc.

HIOS ID	Plan Name	GAR - Area 1	GAR - Area 2	GAR - Area 3	GAR - Area 4	GAR - Area 5	GAR - Area 6	GAR - Area 7
39424OR1670001	Moda Health Oregon Standard Gold Affinity	\$916.00	\$985.50	\$1,041.00	\$1,091.00	\$1,091.00	\$1,136.00	\$1,059.00
39424OR1670002	Moda Health Oregon Standard Silver Affinity	\$766.00	\$824.50	\$870.00	\$912.50	\$912.50	\$950.00	\$885.50
39424OR1670003	Moda Health Oregon Standard Bronze Affinity	\$631.50	\$679.00	\$717.50	\$752.00	\$752.00	\$783.00	\$730.00
39424OR1690001	Moda Health Affinity Gold 250	\$951.00	\$1,024.00	\$1,080.50	\$1,133.00	\$1,133.00	\$1,179.50	\$1,099.50
39424OR1700001	Moda Health Affinity Gold 1000	\$934.00	\$1,005.50	\$1,061.50	\$1,113.00	\$1,113.00	\$1,159.00	\$1,080.00
39424OR1680008	Moda Health Affinity Gold 1500	\$893.50	\$962.00	\$1,015.50	\$1,064.50	\$1,065.00	\$1,108.50	\$1,033.50
39424OR1690002	Moda Health Affinity Silver 2900 Direct	\$763.00	\$821.00	\$866.50	\$908.50	\$908.50	\$946.00	\$882.00
39424OR1690003	Moda Health Affinity Silver 3000	\$810.00	\$872.00	\$920.50	\$965.00	\$965.00	\$1,005.00	\$936.50
39424OR1680001	Moda Health Affinity Silver 3500 Direct	\$741.50	\$798.00	\$842.50	\$883.50	\$883.50	\$919.50	\$857.50
39424OR1680002	Moda Health Affinity Silver 3400	\$788.00	\$848.00	\$895.50	\$938.50	\$938.50	\$977.00	\$911.00
39424OR1670004	Moda Health Affinity Silver 3650 Direct	\$726.50	\$781.50	\$825.00	\$865.00	\$865.00	\$901.00	\$839.50
39424OR1680003	Moda Health Affinity Silver 4400 Direct	\$712.50	\$766.50	\$809.00	\$848.00	\$848.00	\$883.50	\$823.50
39424OR1680004	Moda Health Affinity Silver 4500	\$764.50	\$822.50	\$868.50	\$910.50	\$911.00	\$948.00	\$884.00
39424OR1660001	Moda Health Affinity Silver 6000	\$744.00	\$801.00	\$845.00	\$886.50	\$886.50	\$922.50	\$860.50
39424OR1680005	Moda Health Affinity Bronze 8000	\$629.50	\$678.00	\$715.50	\$750.00	\$750.00	\$781.00	\$728.00
39424OR1660002	Moda Health Affinity Bronze 9000	\$629.50	\$678.00	\$715.50	\$750.00	\$750.00	\$781.00	\$728.00
39424OR1680007	Moda Health Affinity Bronze HDHP 7500	\$619.00	\$666.50	\$703.50	\$737.50	\$738.00	\$767.50	\$716.00

SERFF Tracking #: ODSV-134532431 **State Tracking #:** ODSV-134532431 **Company Tracking #:** 2026-51-01-OR

State: Oregon **Filing Company:** Moda Health Plan, Inc.
TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005C Individual - Other
Product Name: Oregon Individual January 2026
Project Name/Number: Moda Health Individual 2026 Rates / 2026-51-01-OR

URRT

State Determination

Review Status:	Incomplete
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SERFF Tracking #:

ODSV-134532431

State Tracking #:

ODSV-134532431

Company Tracking #:

2026-51-01-OR

State:

Oregon

Filing Company:

Moda Health Plan, Inc.

TOI/Sub-TOI:

H16I Individual Health - Major Medical/H16I.005C Individual - Other

Product Name:

Oregon Individual January 2026

Project Name/Number:

Moda Health Individual 2026 Rates / 2026-51-01-OR

URRT Items

Item Name	Attachment(s)
Actuarial Memorandum	<i>2026ORIndActuarialMemorandum.pdf</i>
Actuarial Memorandum - Redacted	<i>2026ORIndActuarialMemorandumRedacted.pdf</i>

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2026 Oregon Individual Rate Filing

General Information

Company Identifying Information

Company Legal Name: Moda Health Plan, Inc.
State: Oregon
HIOS Issuer ID: 39424
Market: Individual
Effective Date: January 1, 2026

Company Contact Information

Primary Contact

Name: Alex Vanos, FSA, MAAA
Telephone Number: 503-952-5028
Email Address: alex.vanos@modahealth.com

Secondary Contact

Name: Matthew Cozine, ASA, MAAA
Telephone Number: 503-265-2934
Email Address: matthew.cozine@modahealth.com

Proposed Rate Increase

The average rate change is 9.2%. The proposed rate increase varies by product and plan and rates in the filing vary by plan, age, and geographic area. The average rate change was calculated by comparing the weighted average premium for current members on the existing plans and rates to the weighted average premium for members on the 2025 plans and rates. The proposed rates and analysis included in this filing are based on state and federal laws and policies in place at the time of submission. Any subsequent changes will impact the appropriateness and adequacy of the proposed rates.

The adjustments included in the proposed rate change include adjustments for the shift in metallic tiers, cost and utilization trends, changes in taxes and fees, the Oregon Reinsurance Program, as well as CSR loading to silver plans.

Differences in the rate change between products and plans are driven by an update to projected paid to allowed ratios for renewing plans and mapping members from discontinued plans to new plans. All plans impacted and member mapping is included in the Terminated Products section. Variations in rate increase by area are the result of implementing new area factors.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2026 Oregon Individual Rate Filing

Experience Period Premium and Claims

Experience Period

Market: Oregon Individual Medical and Prescription Drug plans
Incurred dates: January 1 through December 31, 2024
Paid through date: March 31, 2025

Premiums (net of MLR Rebate) in Experience Period

Earned premiums: \$234,011,073
Member Months: 346,535
MLR rebates refunded: \$0
Anticipated MLR rebates: No MLR rebates are anticipated

Current Premium (as of March 2025)

Current Enrollment: 33,027
Current Premium PMPM: \$721.35 PMPM
MLR rebates refunded: \$0
Anticipated MLR rebates: No MLR rebates are anticipated

Allowed and Incurred Claims Incurred During the Experience Period

Incurred paid claims (net of CSR): \$230,221,555
Completed incurred paid claims (net of CSR): \$234,400,463
Completed incurred allowed claims: \$289,714,528

- The experience period contains only single risk pool compliant plans.
- Paid and allowed claims come directly from issuer's claim records and are net of pharmacy rebates for the experience period.
- IBNR is estimated monthly by the actuarial department and is modeled at the reserve cell level. The starting point for the actuarial analysis is completion factors produced by a proprietary model using historical data including enrollment, paid claims, pending claims, and inventory. The actuaries then review the estimates for reasonableness and make adjustments using actuarial judgment.

Benefit Categories

Claims are categorized using claim level service code and provider information to the categories as specified in the 2026 Unified Rate Review Instructions.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2026 Oregon Individual Rate Filing

Projection Factors

Trend Factors (cost/utilization): Trend factors are shown in Exhibit 4.

The Year 1 and Year 2 trends included in this rate filing are both annual trends. Year 1 trend covers 12 months of trend from the 2024 experience period to 2025. Year 2 trend covers 12 months of trend from 2025 to the 2026 projection period.

Medical cost trends are based on historical trend and observed contracting changes. Medical utilization trends are based on historical trend. Total medical cost and utilization trends are based on benefit category trends and experience period benefit category weights.

Pharmacy cost and utilization trends are based on historical trend.

Morbidity Adjustment: No adjustment.

Demographic Shift: No adjustment

Plan Design Changes: No adjustment.

Other Adjustments: No adjustment.

Credibility Manual Rate Development

No manual rates were used.

Credibility of Experience

Due to the size of the block in the experience period, no credibility adjustments were used for developing rates.

Risk Adjustment and Reinsurance

Experience Period Risk Adjustment:

For the experience period, the overall Risk Adjustment PMPM was estimated using the results of the Wakely National Simulation for January through December and the HHS risk transfer formula.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2026 Oregon Individual Rate Filing

Projected Risk Adjustment and Reinsurance PMPM:

Development of the projected 2026 risk adjustment amount is shown in the Risk Adjustment Exhibit. 2024 projections are based on Wakely National Simulation results. 2026 projections are based on historical results, emerging 2025 experience, and Wakely's estimated impact of 2026 model changes.

In the Risk Adjustment Exhibit, risk adjustment is shown on a paid basis. Since the index rate shown on Worksheet 1 of the URRT is on an allowed basis, the risk adjustment shown on Worksheet 1 of the URRT is also on an allowed basis. Risk adjustment was converted from a paid basis to an allowed basis by dividing by the projected paid to allowed ratio for the projection period.

In light of the reinsurance parameters set for the Oregon Reinsurance Program, the projected reinsurance impact is assumed to be -9.0% of allowed dollars based on the current 2024 estimated reinsurance and proposed 2026 reinsurance parameters.

Non-Benefit Expenses and Profit & Risk

Administrative Expense Load

Administrative expenses are allocated based on total enrollment, with individual and small group lines of business receiving higher weights than large group to account for the higher costs of administering the policy versus a large group policy. The projected expenses are \$49.86 PMPM. On average commissions are \$6.00 PMPM.

Profit (or Contribution to Surplus) & Risk Margin

Moda Health has built in a 3.0% margin and contribution to reserves, consistent with corporate practice for this line of business. In order to maintain solvency and adequate risk-based capital levels, we believe it is prudent for us to make a reasonable contribution to capital.

Taxes and Fees

Risk adjustment fees have not been included in this section.

- The Premium Tax is set at 2.0% of premium.
- The Exchange User fee for Oregon is \$5.50 PMPM. The assessment for members enrolled through an exchange must be charged consistently for the inside and outside market plans. Additionally, there will be 2.0% of premium charge for use of federal technology. Moda Health has estimated that 90% of its enrollment will come through the FFM.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2026 Oregon Individual Rate Filing

Single Risk Pool

In accordance with 45 CFR part 156, §156.80(d), the index rate that is effective January 1, 2026 for the Oregon individual market is based on the total allowed claims costs for providing essential health benefits within the single risk pool of that market. The index rate has been adjusted on a market-wide basis for the state based on the total expected payments and charges under the risk adjustment and exchange user fees. The premium rate for all of the Moda Health Oregon individual benefit plans use the applicable plan adjusted index rate, subject only to the plan-level adjustments permitted. Premium rates for a particular plan may vary from its index rate for a relevant market based only on the following actuarially justified plan-specific factors:

Plan-specific factors allowed and used in this filing

- The actuarial value and cost-sharing design of the plan.
- Administrative costs, excluding Exchange user fees.
- The plan's provider network, delivery system characteristics, and utilization management practices.
- The benefits provided under the plan that are in addition to the essential health benefits. These additional benefits must be pooled with similar benefits within the single risk pool and the claims experience from those benefits must be utilized to determine rate variations for plans that offer those benefits in addition to essential health benefits.

Index Rate

In accordance with 45 CFR part 156, §156.80(d)(1), the index rate that is effective January 1, 2026 for the Individual market is based on the total allowed claim costs for providing essential health benefits within the single risk pool of that market. The experience period index rate is equal to 99.86% of allowed claims for the experience period. The only non-EHB benefits included in the experience period are \$1 PMPM for abortion services and a small amount for adult vision exams.

Market Adjusted Index Rate

In accordance with 45 CFR part 156, §156.80(d)(1), the market-wide adjusted index rate is based on the index rate with an adjustment for reinsurance, risk adjustment, and Exchange user fees.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2026 Oregon Individual Rate Filing

Plan Adjusted Index Rates

In accordance with 45 CFR part 156, §156.80(d)(2), plan adjusted index rates are based on the market-wide adjusted index rate and allowable plan level modifiers. Development of the plan adjusted index rates is shown on Worksheet 2 of the URRT.

A description of the plan level modifiers that were used to develop the plan adjusted index rates is provided below.

- **Actuarial value and cost sharing:** Plan benefit relativities were developed using Milliman’s Commercial Managed Care Rating Model (MCRM).
- **Provider network, delivery system and utilization management:** Two different provider networks are included in this filing: Beacon and Affinity.
- **CSR Silver Loading:** As in 2025, there will be a load to Silver plans to account for the removal of CSR payments. For 2026, the Silver load is 5.3%.
- **Benefits in addition to the EHB’s:** The only benefits in addition to EHB with material costs are \$1 PMPM for abortion services and a small amount for adult vision exams. These are projected to be a small portion of the actual claims for the plans where these are included.
- **Distribution and administrative costs:** Based on the projected membership distributions to be discussed in the **Membership Projections** section, non-benefit expenses were converted to a fixed percentage of expected paid claims, to be applied uniformly across all plans. The resulting plan adjusted index rates represent the average demographic of the Oregon Individual single risk pool.

Calibration

Calibration factors for age, geographic area, and tobacco use were used to convert plan adjusted index rates into calibrated plan adjusted index rates.

- **Age Curve Calibration:** The 2017 Federal age curve was used to calibrate the plan adjusted index rates. Development of the age curve calibration factor is shown in the Projected Age Distribution Exhibit. It is based on emerging 2024 experience and historical age distributions. It also considers market-wide age distributions.
- **Geographic Factor Calibration:** Rating area factors are shown on Worksheet 3 of the URRT. There is minimal change in rating area factors with only a slight adjustment to normalize to 1.0. A comparison between years is shown on the Rates Introduction Exhibit. Updated rating area factors are based on updated provider contracting analysis and risk normalized claims experience. They reflect differences in the cost of delivery only and do not reflect differences in population morbidity.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2026 Oregon Individual Rate Filing

- **Tobacco Factor Calibration:** A tobacco use load of 15% was implemented in 2024. Published studies and competitor filings were relied upon to estimate the tobacco use population. Initial observed experience is in line with these initial assumptions. For 2026, it is still assumed that this 15% load will be applied to 4% of members. The estimated load on the single risk pool is 0.6%, and the tobacco calibration factor used in this filing is 0.9940.

Consumer Adjusted Premium Rate Development

The consumer adjusted premium rate is calculated by taking the product of the calibrated plan adjusted index rate, age factor, and rating area factor. An example of this consumer adjusted premium rate development is shown in the Rates Introduction Exhibit.

Projected Loss Ratio

The projected loss ratio using the Federally-prescribed methodology is 89.68%. This is shown in Exhibit 1.

AV Metal Values

The AV Metal Values found on Worksheet 2 of the URRT are based on the 2026 Final AV Calculator.

Benefits were directly inputted into the AV calculator for most benefits.

Effective copays and effective coinsurances were calculated for certain benefits that are not directly supported by the AV calculator. The adjustments outlined in the AV calculator's frequently asked questions (FAQ) section were followed. These adjustments were developed in accordance with ASOP 50 and CFR 45 156.135.

Benefits that required an adjustment are listed below.

- **Primary Care Visits:** An effective copay was calculated to account for a lower \$5 copay applying to the first three visits for non-HDHP plans.
- **Drugs:** Certain plans use a coinsurance benefit with the deductible waived which is not directly supported by the AV calculator. An effective copay was calculated to use during the deductible and coinsurance phases.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2026 Oregon Individual Rate Filing

Membership Projections

Membership projections are based on emerging 2025 Moda Health experience. Membership is projected to remain stable in total through 2026.

The projected membership for the Silver plans offered on the inside market is further broken down by subsidy levels. This reflects migration to the BHP in 2025 and 2026. It is estimated that 2025 enrollment in the 87% and 94% cost share variant plans is 60% lower than it otherwise would have been without BHP. This same assumption is applied to 2026 projected membership.

Cost Share Variation	Projected Membership
Base	52%
Zero/Limited	2%
73%	34%
87%	8%
94%	4%

Plan Type

All plans for the 2026 plan year are listed in Worksheet 2, Section I of the Part I Unified Rate Review Template as “EPO”. This is accurate for the medical portion of each plan.

Reliance

All data and assumptions, except those otherwise noted throughout this document, were prepared by a team of Moda Health employees which includes the certifying actuary.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2026 Oregon Individual Rate Filing

Actuarial Certification

I, Alex Vanos, am an employee of Moda Health Plan, Inc. and am a member in good standing of the American Academy of Actuaries.

I have reviewed this rate filing and certify that the projected index rate is:

- In compliance with all applicable Oregon State and Federal Statutes and Regulations (45 CFR part 156, §156.80(d)(1))
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient

I further certify that:

- The index rate and only allowable modifiers as described in 45 CFR part 156, §156.80(d)(1) and 45 CFR part 156, §156.80(d)(2) were used to generate plan level rates
- The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
- The Federal AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans.
- This filing is consistent with the internal business plans of Moda Health.

All rates, calculations and values were developed accordance with generally accepted actuarial principles and methodologies and in accordance with the Code of Professional Conduct and the following Actuarial Standards of Practice:

- ASOP No. 5, *Incurred Health and Disability Claims*
- ASOP No. 8, *Regulatory Filings for Health Plan Entities*
- ASOP No. 12, *Risk Classification*
- ASOP No. 23, *Data Quality*
- ASOP No. 25, *Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages*
- ASOP No. 26, *Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans*
- ASOP No. 41, *Actuarial Communications*
- ASOP No. 50, *Determining Minimum Value and Actuarial Value under the Affordable Care Act*

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2026 Oregon Individual Rate Filing

I meet the Academy qualification standards to render this opinion and am familiar with the specific requirements of Oregon State and Federal Statutes and Regulations regarding the rating and underwriting of individual health benefit plans.



5/14/2025

Signature

Date

Alex Vanos, FSA, MAAA
Manager Actuarial
Moda Health Plan, Inc.
601 SW Second Ave.
Portland, OR 97204-3156
503-952-5028

Exhibit 1: Development of Rate Changes

Moda Health Plan, Inc.

Experience Period (from January 1, 2024 to December 31, 2024)

Rating Period (from January 1, 2026 to December 31, 2026)

	Formula	Experience	Total	PMPM	% of Revenue
(A)		Experience Period Member Months	346,535		
(B)		Expected Member Months in the Rating Period	396,310		
(C)		Experience Period Premium	\$234,011,073	\$675.29	100.00%
(D)		Experience Period Completed Incurred Claims	\$206,371,627	\$595.53	88.19%
(E)		Experience Period Medical Loss Ratio	88.19%		
(F)		Experience Period Completed Allowed Claims	\$289,714,528	\$836.03	
(G)		Experience Period EHB Completed Allowed Claims	\$289,308,210	\$834.86	

		Claims development:	Total	PMPM
(G)		Experience Period EHB Completed Allowed Claims	\$289,308,210	\$834.86
(H)		Trend Factor	1.217	
(I)		Morbidity Adjustment	1.000	
(J)		Demographic Shift	1.000	
(K)		Plan Design Changes	1.000	
(L)		Other	1.000	
(M)	G*H*I*J*K*L	Projected Index Rate		\$1,015.61
(N)		Reinsurance		\$91.40
(O)		Risk Adjustment		\$28.40
(P)		Exchange User Fees		2.42%
(Q)	(M-N-O)/(1-P)	Market Adjusted Index Rate		\$918.06
(R)		AV and Cost Sharing Design of Plan	0.7508	
(S)		Provider Network Adjustment	1.0000	
(T)		Benefits in Addition to EHB	1.0014	
(U)	Q*R*S*T	Projected Incurred Claims	\$273,550,764	\$690.24

		Admin Development	Total	PMPM	% of Revenue
(V)		Administrative Expenses	\$19,759,811	\$49.86	6.35%
(W)		Commissions	\$2,377,860	\$6.00	0.76%
(X)		Taxes and Fees	\$6,415,822	\$16.19	2.06%
(Y)	V+W+X	Total Administrative Costs	\$28,553,493	\$72.05	9.17%

		Premium development	Total	PMPM
(C)		Experience Period Premium	\$234,011,073	\$675.29
(Z)		Adjustments for Approved Rate Changes	1.081	
(AA)	C*Z	Adjusted Earned Premium	\$252,965,970	\$729.99

		Proposed Base Rate Development:	Total	PMPM	% of Revenue
(U)		Projected Incurred Claims	\$273,550,764	\$690.24	87.83%
(Y)		Total Administrative Costs	\$28,553,493	\$72.05	9.17%
(AB)		Margin / Profit	\$9,343,431	\$23.58	3.00%
(AC)	(U+Y)/(1-AB)	Required Revenue	\$311,447,688	\$785.87	100.00%
(AD)		Requested Base Rate	\$311,447,688	\$785.87	100.00%
(AE)		Requested Rate Increase (From Exhibit 3)	9.2%		
(AF)	U/AC	Target Medical Loss Ratio	87.83%		
(AG)	U/(AC-X)	Federal MLR Calculation	89.68%		

Exhibit 4.1: Trend Information and Projection

Moda Health Plan, Inc.

Medical Only

		Utilization Trend			Cost Trend			Total Trend			Annualized Trends		
Category	Category Weights	Year 1	Year 2	Total	Year 1	Year 2	Total	Year 1	Year 2	Total	Utilization	Cost	Total
Inpatient	19.6%	0.0%	0.0%	0.0%	16.0%	7.0%	24.1%	16.0%	7.0%	24.1%	0.0%	11.4%	11.4%
Physician	42.7%	1.0%	1.0%	2.0%	6.0%	6.0%	12.4%	7.1%	7.1%	14.6%	1.0%	6.0%	7.1%
Other	37.7%	2.0%	2.0%	4.0%	16.0%	7.0%	24.1%	18.3%	9.1%	29.1%	2.0%	11.4%	13.6%
Medical Subtotal	100.0%	1.2%	1.2%	2.4%	11.7%	6.6%	19.1%	13.0%	7.9%	21.9%	1.2%	9.1%	10.4%

Medical, Pharmacy, and Capitation

		Utilization Trend			Cost Trend			Total Trend			Annualized Trends		
Category	Category Weights	Year 1	Year 2	Total	Year 1	Year 2	Total	Year 1	Year 2	Total	Utilization	Cost	Total
Medical	82.2%	1.2%	1.2%	2.4%	11.7%	6.6%	19.1%	13.0%	7.9%	21.9%	1.2%	9.1%	10.4%
Pharmacy	17.8%	2.5%	2.5%	5.1%	7.0%	7.0%	14.5%	9.7%	9.7%	20.3%	2.5%	7.0%	9.7%
Capitation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	100.0%	1.4%	1.4%	2.9%	10.9%	6.7%	18.3%	12.4%	8.2%	21.7%	1.4%	8.7%	10.3%

Exhibit 4.2: Trend Information and Projection

Moda Health Plan, Inc.

Month	Completed	Normalized	Rolling 12-Month	Rolling 12-Month
	Allowed PMPM	Completed Allowed PMPM	Normalized Completed Allowed PMPM	Normalized Trend
2021-01	\$785.72	\$447.28		
2021-02	\$690.13	\$392.23		
2021-03	\$867.50	\$493.21		
2021-04	\$896.34	\$508.94		
2021-05	\$765.52	\$435.07		
2021-06	\$852.96	\$485.38		
2021-07	\$806.28	\$459.75		
2021-08	\$824.26	\$469.90		
2021-09	\$810.48	\$462.19		
2021-10	\$904.07	\$514.35		
2021-11	\$825.38	\$469.00		
2021-12	\$872.57	\$495.01	\$469.12	
2022-01	\$757.25	\$427.71	\$467.70	
2022-02	\$768.50	\$434.74	\$471.44	
2022-03	\$867.01	\$489.91	\$471.08	
2022-04	\$840.29	\$474.48	\$468.16	
2022-05	\$785.97	\$443.88	\$469.05	
2022-06	\$840.80	\$474.70	\$468.09	
2022-07	\$799.87	\$451.21	\$467.48	
2022-08	\$885.64	\$499.89	\$469.82	
2022-09	\$812.83	\$458.59	\$469.61	
2022-10	\$875.09	\$492.88	\$467.44	
2022-11	\$931.56	\$523.39	\$471.65	
2022-12	\$847.17	\$475.27	\$469.86	0.2%
2023-01	\$844.38	\$470.24	\$473.63	1.3%
2023-02	\$781.45	\$436.27	\$474.10	0.6%
2023-03	\$869.36	\$485.51	\$473.61	0.5%
2023-04	\$858.61	\$478.72	\$473.94	1.2%
2023-05	\$888.55	\$495.51	\$478.35	2.0%
2023-06	\$888.60	\$496.05	\$480.09	2.6%
2023-07	\$845.28	\$471.85	\$481.98	3.1%
2023-08	\$930.96	\$519.28	\$483.40	2.9%
2023-09	\$886.80	\$493.74	\$486.41	3.6%
2023-10	\$1,054.60	\$587.14	\$493.96	5.7%
2023-11	\$880.38	\$489.75	\$491.10	4.1%
2023-12	\$898.05	\$499.78	\$493.13	5.0%
2024-01	\$834.46	\$468.43	\$492.92	4.1%
2024-02	\$819.88	\$462.64	\$495.09	4.4%
2024-03	\$852.86	\$481.30	\$494.66	4.4%
2024-04	\$853.38	\$482.31	\$494.89	4.4%
2024-05	\$891.56	\$505.31	\$495.77	3.6%
2024-06	\$811.48	\$460.48	\$492.63	2.6%
2024-07	\$875.57	\$497.58	\$494.71	2.6%
2024-08	\$898.36	\$510.57	\$494.15	2.2%
2024-09	\$848.21	\$481.63	\$493.13	1.4%
2024-10	\$986.22	\$559.45	\$491.41	-0.5%
2024-11	\$936.65	\$531.08	\$494.76	0.7%
2024-12	\$1,042.50	\$590.37	\$501.95	1.8%

Projected Age Distribution

Moda Health Plan, Inc.

Age Band	Federal Age Factor	Membership Distribution
0-14	0.635	8.3%
15	0.635	0.7%
16	0.635	0.8%
17	0.635	0.9%
18	0.635	0.7%
19	0.635	0.8%
20	0.635	0.9%
21	1.000	0.8%
22	1.000	0.7%
23	1.000	0.7%
24	1.000	0.6%
25	1.004	0.6%
26	1.024	1.2%
27	1.048	1.1%
28	1.087	1.1%
29	1.119	1.2%
30	1.135	1.3%
31	1.159	1.2%
32	1.183	1.3%
33	1.198	1.4%
34	1.214	1.5%
35	1.222	1.6%
36	1.230	1.6%
37	1.238	1.8%
38	1.246	1.8%
39	1.262	1.8%
40	1.278	1.8%
41	1.302	1.8%
42	1.325	2.0%
43	1.357	2.1%
44	1.397	2.0%
45	1.444	2.0%
46	1.500	2.0%
47	1.563	1.9%
48	1.635	1.9%
49	1.706	1.9%
50	1.786	2.0%
51	1.865	2.0%
52	1.952	2.2%
53	2.040	2.4%
54	2.135	2.3%
55	2.230	2.4%
56	2.333	2.4%
57	2.437	2.5%
58	2.548	2.8%
59	2.603	3.0%
60	2.714	3.4%
61	2.810	3.9%
62	2.873	4.5%
63	2.952	5.0%
64+	3.000	3.4%

Weighted Average 1.7471

Rate Tables and Factors: Introduction

Moda Health Plan, Inc.

Rate changes are not the same for all policies and vary between 6.6% and 11.4%. Changes will vary by plan due to updated plan relativities, by network due to updated network factors, by geographic area due to different area factors, and as a result of rounding differences in final rates. Plan specific benefit changes are detailed in Exhibit 2 and plan relativity updates are shown in Exhibit 6. A complete distribution of rate changes appears in Exhibit 3.

Rates are varied by geographic area. The Oregon age curve is used to calculate age specific rates. Final rates are rounded to the nearest dollar. When necessary, rates for the 64+ category are rounded down to meet the 3:1 age banding requirement.

Rates by plan, region, and age can be calculated as detailed below. The sample family used in these calculations have the Moda Health Beacon Gold 1000 plan. The family consists of a 40-year old subscriber with a 38-year old spouse and four children, ages 15, 12, 5, and 2. They live in Region 5.

Sample Rate Calculation			
Moda Health Affinity Gold 1000			
Rating Area 5			
(A) Plan Adjusted Index Rate		\$1,009.99	
(B) Calibrated Plan Adjusted Index Rate		\$574.65	
(C) Area Factor		1.065752109	
(D) Base Rate (B*C)		\$612.44	
Relationship	Age	Age Factor	Premium (D*Age Factor)
Subscriber	40	1.278	\$529.00
Spouse	38	1.246	\$516.00
Dependent	15	0.635	\$263.00
Dependent	12	0.635	\$263.00
Dependent	5	0.635	\$263.00
Dependent	2	0.635	\$0.00
Monthly Family Premium			\$1,834.00

Rates are charged to no more than the three oldest covered children under 21 for family coverage.

Area factors have been updated as follows:

Rating Area	Enrollment Weight	2025 Factors	2025 Normalized Factors	2026 Factors	Change
1 - Portland	29.3%	0.8922	0.8947	0.8947	+0.0%
2 - Eugene	8.0%	0.9601	0.9628	0.9628	+0.0%
3 - Salem	5.7%	1.0135	1.0163	1.0163	+0.0%
4 - Bend	1.0%	1.0627	1.0657	1.0657	+0.0%
5 - Coast	14.4%	1.0628	1.0658	1.0658	+0.0%
6 - Eastern Oregon	11.3%	1.1064	1.1095	1.1095	+0.0%
7 - Medford	30.3%	1.0315	1.0344	1.0344	+0.0%
Calibration Factor	100.0%	0.9972	1.0000	1.0000	

Complete rate tables and geographic average rates appear on the following pages.

Risk Adjustment Transfer Calculation

Moda Health Plan, Inc.

	2024 as of Rate Filing Deadline		2026 Projected	
Estimated Statewide Average Premium PMPM	\$635.08		\$699.07	
% of premium that applies towards risk adjustment	86%		86%	
(A) Applicable premium	\$546.17		\$601.20	
<u>Adjustments without Risk Selection</u>	Plan	Statewide	Plan	Statewide
(B) Metallic Level Actuarial Value	0.682	0.676	0.682	0.676
(C) Allowable Rating Factor	1.748	1.721	1.748	1.721
(D) Induced Demand Factor	1.029	1.027	1.029	1.027
(E) Geographic Cost Factor	1.056	0.998	1.056	0.998
(F) Adjustment Factor without Risk Selection (B*C*D*E)	1.296	1.193	1.296	1.193
(G) Expected Plan Premium PMPM without Risk Selection [A / F (Statewide) * F (Plan)]		\$593.44		\$653.24
<u>Adjustments with Risk Selection</u>	Plan	Statewide	Plan	Statewide
(H) Risk Score	1.336	1.238	1.320	1.238
(I) Induced Demand Factor	1.029	1.027	1.029	1.027
(J) Geographic Cost Factor	1.056	0.998	1.056	0.998
(K) Adjustment with Risk Selection (H*I*J)	1.452	1.269	1.435	1.269
(L) Expected Plan Premium PMPM with Risk Selection [A / K (Statewide) * K (Plan)]		\$625.04		\$679.71
(M) Risk Adjustment Transfer (receivable = positive; payable = negative)		\$25.01		\$20.96

*adjustment factor applied to match Wakely PMPM

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2026 Oregon Individual Rate Filing

General Information

Company Identifying Information

Company Legal Name: Moda Health Plan, Inc.
State: Oregon
HIOS Issuer ID: 39424
Market: Individual
Effective Date: January 1, 2026

Company Contact Information

Primary Contact

Name: Alex Vanos, FSA, MAAA
Telephone Number: 503-952-5028
Email Address: alex.vanos@modahealth.com

Secondary Contact

Name: Matthew Cozine, ASA, MAAA
Telephone Number: 503-265-2934
Email Address: matthew.cozine@modahealth.com

Proposed Rate Increase

The average rate change is 9.2%. The proposed rate increase varies by product and plan and rates in the filing vary by plan, age, and geographic area. The average rate change was calculated by comparing the weighted average premium for current members on the existing plans and rates to the weighted average premium for members on the 2025 plans and rates. The proposed rates and analysis included in this filing are based on state and federal laws and policies in place at the time of submission. Any subsequent changes will impact the appropriateness and adequacy of the proposed rates.

The adjustments included in the proposed rate change include adjustments for the shift in metallic tiers, cost and utilization trends, changes in taxes and fees, the Oregon Reinsurance Program, as well as CSR loading to silver plans.

Differences in the rate change between products and plans are driven by an update to projected paid to allowed ratios for renewing plans and mapping members from discontinued plans to new plans. All plans impacted and member mapping is included in the Terminated Products section. Variations in rate increase by area are the result of implementing new area factors.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2026 Oregon Individual Rate Filing

Experience Period Premium and Claims

Experience Period

Market: Oregon Individual Medical and Prescription Drug plans
Incurred dates: January 1 through December 31, 2024
Paid through date: March 31, 2025

Premiums (net of MLR Rebate) in Experience Period

Earned premiums: \$234,011,073
Member Months: 346,535
MLR rebates refunded: \$0
Anticipated MLR rebates: No MLR rebates are anticipated

Current Premium (as of March 2025)

Current Enrollment: 33,027
Current Premium PMPM: \$721.35 PMPM
MLR rebates refunded: \$0
Anticipated MLR rebates: No MLR rebates are anticipated

Allowed and Incurred Claims Incurred During the Experience Period

Incurred paid claims (net of CSR): \$230,221,555
Completed incurred paid claims (net of CSR): \$234,400,463
Completed incurred allowed claims: \$289,714,528

- The experience period contains only single risk pool compliant plans.
- Paid and allowed claims come directly from issuer's claim records and are net of pharmacy rebates for the experience period.
- IBNR is estimated monthly by the actuarial department and is modeled at the reserve cell level. The starting point for the actuarial analysis is completion factors produced by a proprietary model using historical data including enrollment, paid claims, pending claims, and inventory. The actuaries then review the estimates for reasonableness and make adjustments using actuarial judgment.

Benefit Categories

Claims are categorized using claim level service code and provider information to the categories as specified in the 2026 Unified Rate Review Instructions.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2026 Oregon Individual Rate Filing

Projection Factors

Trend Factors (cost/utilization): Trend factors are shown in Exhibit 4.

The Year 1 and Year 2 trends included in this rate filing are both annual trends. Year 1 trend covers 12 months of trend from the 2024 experience period to 2025. Year 2 trend covers 12 months of trend from 2025 to the 2026 projection period.

Medical cost trends are based on historical trend and observed contracting changes. Medical utilization trends are based on historical trend. Total medical cost and utilization trends are based on benefit category trends and experience period benefit category weights.

Pharmacy cost and utilization trends are based on historical trend.

Morbidity Adjustment: No adjustment.

Demographic Shift: No adjustment

Plan Design Changes: No adjustment.

Other Adjustments: No adjustment.

Credibility Manual Rate Development

No manual rates were used.

Credibility of Experience

Due to the size of the block in the experience period, no credibility adjustments were used for developing rates.

Risk Adjustment and Reinsurance

Experience Period Risk Adjustment:

For the experience period, the overall Risk Adjustment PMPM was estimated using the results of the Wakely National Simulation for January through December and the HHS risk transfer formula.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2026 Oregon Individual Rate Filing

Projected Risk Adjustment and Reinsurance PMPM:

Development of the projected 2026 risk adjustment amount is shown in the Risk Adjustment Exhibit. 2024 projections are based on Wakely National Simulation results. 2026 projections are based on historical results, emerging 2025 experience, and Wakely's estimated impact of 2026 model changes.

In the Risk Adjustment Exhibit, risk adjustment is shown on a paid basis. Since the index rate shown on Worksheet 1 of the URRT is on an allowed basis, the risk adjustment shown on Worksheet 1 of the URRT is also on an allowed basis. Risk adjustment was converted from a paid basis to an allowed basis by dividing by the projected paid to allowed ratio for the projection period.

In light of the reinsurance parameters set for the Oregon Reinsurance Program, the projected reinsurance impact is assumed to be -9.0% of allowed dollars based on the current 2024 estimated reinsurance and proposed 2026 reinsurance parameters.

Non-Benefit Expenses and Profit & Risk

Administrative Expense Load

Administrative expenses are allocated based on total enrollment, with individual and small group lines of business receiving higher weights than large group to account for the higher costs of administering the policy versus a large group policy. The projected expenses are \$49.86 PMPM. On average commissions are \$6.00 PMPM.

Profit (or Contribution to Surplus) & Risk Margin

Moda Health has built in a 3.0% margin and contribution to reserves, consistent with corporate practice for this line of business. In order to maintain solvency and adequate risk-based capital levels, we believe it is prudent for us to make a reasonable contribution to capital.

Taxes and Fees

Risk adjustment fees have not been included in this section.

- The Premium Tax is set at 2.0% of premium.
- The Exchange User fee for Oregon is \$5.50 PMPM. The assessment for members enrolled through an exchange must be charged consistently for the inside and outside market plans. Additionally, there will be 2.0% of premium charge for use of federal technology. Moda Health has estimated that 90% of its enrollment will come through the FFM.

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Moda Health Plan, Inc.

January 1, 2026 Oregon Individual Rate Filing

Single Risk Pool

In accordance with 45 CFR part 156, §156.80(d), the index rate that is effective January 1, 2026 for the Oregon individual market is based on the total allowed claims costs for providing essential health benefits within the single risk pool of that market. The index rate has been adjusted on a market-wide basis for the state based on the total expected payments and charges under the risk adjustment and exchange user fees. The premium rate for all of the Moda Health Oregon individual benefit plans use the applicable plan adjusted index rate, subject only to the plan-level adjustments permitted. Premium rates for a particular plan may vary from its index rate for a relevant market based only on the following actuarially justified plan-specific factors:

Plan-specific factors allowed and used in this filing

- The actuarial value and cost-sharing design of the plan.
- Administrative costs, excluding Exchange user fees.
- The plan's provider network, delivery system characteristics, and utilization management practices.
- The benefits provided under the plan that are in addition to the essential health benefits. These additional benefits must be pooled with similar benefits within the single risk pool and the claims experience from those benefits must be utilized to determine rate variations for plans that offer those benefits in addition to essential health benefits.

Index Rate

In accordance with 45 CFR part 156, §156.80(d)(1), the index rate that is effective January 1, 2026 for the Individual market is based on the total allowed claim costs for providing essential health benefits within the single risk pool of that market. The experience period index rate is equal to 99.86% of allowed claims for the experience period. The only non-EHB benefits included in the experience period are \$1 PMPM for abortion services and a small amount for adult vision exams.

Market Adjusted Index Rate

In accordance with 45 CFR part 156, §156.80(d)(1), the market-wide adjusted index rate is based on the index rate with an adjustment for reinsurance, risk adjustment, and Exchange user fees.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2026 Oregon Individual Rate Filing

Plan Adjusted Index Rates

In accordance with 45 CFR part 156, §156.80(d)(2), plan adjusted index rates are based on the market-wide adjusted index rate and allowable plan level modifiers. Development of the plan adjusted index rates is shown on Worksheet 2 of the URRT.

A description of the plan level modifiers that were used to develop the plan adjusted index rates is provided below.

- **Actuarial value and cost sharing:** Plan benefit relativities were developed using Milliman’s Commercial Managed Care Rating Model (MCRM).
- **Provider network, delivery system and utilization management:** Two different provider networks are included in this filing: Beacon and Affinity.
- **CSR Silver Loading:** As in 2025, there will be a load to Silver plans to account for the removal of CSR payments. For 2026, the Silver load is 5.3%.
- **Benefits in addition to the EHB’s:** The only benefits in addition to EHB with material costs are \$1 PMPM for abortion services and a small amount for adult vision exams. These are projected to be a small portion of the actual claims for the plans where these are included.
- **Distribution and administrative costs:** Based on the projected membership distributions to be discussed in the **Membership Projections** section, non-benefit expenses were converted to a fixed percentage of expected paid claims, to be applied uniformly across all plans. The resulting plan adjusted index rates represent the average demographic of the Oregon Individual single risk pool.

Calibration

Calibration factors for age, geographic area, and tobacco use were used to convert plan adjusted index rates into calibrated plan adjusted index rates.

- **Age Curve Calibration:** The 2017 Federal age curve was used to calibrate the plan adjusted index rates. Development of the age curve calibration factor is shown in the Projected Age Distribution Exhibit. It is based on emerging 2024 experience and historical age distributions. It also considers market-wide age distributions.
- **Geographic Factor Calibration:** Rating area factors are shown on Worksheet 3 of the URRT. There is minimal change in rating area factors with only a slight adjustment to normalize to 1.0. A comparison between years is shown on the Rates Introduction Exhibit. Updated rating area factors are based on updated provider contracting analysis and risk normalized claims experience. They reflect differences in the cost of delivery only and do not reflect differences in population morbidity.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2026 Oregon Individual Rate Filing

- **Tobacco Factor Calibration:** A tobacco use load of 15% was implemented in 2024. Published studies and competitor filings were relied upon to estimate the tobacco use population. Initial observed experience is in line with these initial assumptions. For 2026, it is still assumed that this 15% load will be applied to 4% of members. The estimated load on the single risk pool is 0.6%, and the tobacco calibration factor used in this filing is 0.9940.

Consumer Adjusted Premium Rate Development

The consumer adjusted premium rate is calculated by taking the product of the calibrated plan adjusted index rate, age factor, and rating area factor. An example of this consumer adjusted premium rate development is shown in the Rates Introduction Exhibit.

Projected Loss Ratio

The projected loss ratio using the Federally-prescribed methodology is 89.68%. This is shown in Exhibit 1.

AV Metal Values

The AV Metal Values found on Worksheet 2 of the URRT are based on the 2026 Final AV Calculator.

Benefits were directly inputted into the AV calculator for most benefits.

Effective copays and effective coinsurances were calculated for certain benefits that are not directly supported by the AV calculator. The adjustments outlined in the AV calculator's frequently asked questions (FAQ) section were followed. These adjustments were developed in accordance with ASOP 50 and CFR 45 156.135.

Benefits that required an adjustment are listed below.

- **Primary Care Visits:** An effective copay was calculated to account for a lower \$5 copay applying to the first three visits for non-HDHP plans.
- **Drugs:** Certain plans use a coinsurance benefit with the deductible waived which is not directly supported by the AV calculator. An effective copay was calculated to use during the deductible and coinsurance phases.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2026 Oregon Individual Rate Filing

Membership Projections

Membership projections are based on emerging 2025 Moda Health experience. Membership is projected to remain stable in total through 2026.

The projected membership for the Silver plans offered on the inside market is further broken down by subsidy levels. This reflects migration to the BHP in 2025 and 2026. It is estimated that 2025 enrollment in the 87% and 94% cost share variant plans is 60% lower than it otherwise would have been without BHP. This same assumption is applied to 2026 projected membership.

Cost Share Variation	Projected Membership
Base	52%
Zero/Limited	2%
73%	34%
87%	8%
94%	4%

Plan Type

All plans for the 2026 plan year are listed in Worksheet 2, Section I of the Part I Unified Rate Review Template as "EPO". This is accurate for the medical portion of each plan.

Reliance

All data and assumptions, except those otherwise noted throughout this document, were prepared by a team of Moda Health employees which includes the certifying actuary.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2026 Oregon Individual Rate Filing

Actuarial Certification

I, Alex Vanos, am an employee of Moda Health Plan, Inc. and am a member in good standing of the American Academy of Actuaries.

I have reviewed this rate filing and certify that the projected index rate is:

- In compliance with all applicable Oregon State and Federal Statutes and Regulations (45 CFR part 156, §156.80(d)(1))
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient

I further certify that:

- The index rate and only allowable modifiers as described in 45 CFR part 156, §156.80(d)(1) and 45 CFR part 156, §156.80(d)(2) were used to generate plan level rates
- The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
- The Federal AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans.
- This filing is consistent with the internal business plans of Moda Health.

All rates, calculations and values were developed accordance with generally accepted actuarial principles and methodologies and in accordance with the Code of Professional Conduct and the following Actuarial Standards of Practice:

- ASOP No. 5, *Incurred Health and Disability Claims*
- ASOP No. 8, *Regulatory Filings for Health Plan Entities*
- ASOP No. 12, *Risk Classification*
- ASOP No. 23, *Data Quality*
- ASOP No. 25, *Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages*
- ASOP No. 26, *Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans*
- ASOP No. 41, *Actuarial Communications*
- ASOP No. 50, *Determining Minimum Value and Actuarial Value under the Affordable Care Act*

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2026 Oregon Individual Rate Filing

I meet the Academy qualification standards to render this opinion and am familiar with the specific requirements of Oregon State and Federal Statutes and Regulations regarding the rating and underwriting of individual health benefit plans.



5/14/2025

Signature

Date

Alex Vanos, FSA, MAAA
Manager Actuarial
Moda Health Plan, Inc.
601 SW Second Ave.
Portland, OR 97204-3156
503-952-5028

Exhibit 1: Development of Rate Changes

Moda Health Plan, Inc.

Experience Period (from January 1, 2024 to December 31, 2024)

Rating Period (from January 1, 2026 to December 31, 2026)

	Formula	Experience	Total	PMPM	% of Revenue
(A)		Experience Period Member Months	346,535		
(B)		Expected Member Months in the Rating Period	396,310		
(C)		Experience Period Premium	\$234,011,073	\$675.29	100.00%
(D)		Experience Period Completed Incurred Claims	\$206,371,627	\$595.53	88.19%
(E)		Experience Period Medical Loss Ratio	88.19%		
(F)		Experience Period Completed Allowed Claims	\$289,714,528	\$836.03	
(G)		Experience Period EHB Completed Allowed Claims	\$289,308,210	\$834.86	

		Claims development:	Total	PMPM
(G)		Experience Period EHB Completed Allowed Claims	\$289,308,210	\$834.86
(H)		Trend Factor	1.217	
(I)		Morbidity Adjustment	1.000	
(J)		Demographic Shift	1.000	
(K)		Plan Design Changes	1.000	
(L)		Other	1.000	
(M)	G*H*I*J*K*L	Projected Index Rate		\$1,015.61
(N)		Reinsurance		\$91.40
(O)		Risk Adjustment		\$28.40
(P)		Exchange User Fees		2.42%
(Q)	(M-N-O)/(1-P)	Market Adjusted Index Rate		\$918.06
(R)		AV and Cost Sharing Design of Plan	0.7508	
(S)		Provider Network Adjustment	1.0000	
(T)		Benefits in Addition to EHB	1.0014	
(U)	Q*R*S*T	Projected Incurred Claims	\$273,550,764	\$690.24

		Admin Development	Total	PMPM	% of Revenue
(V)		Administrative Expenses	\$19,759,811	\$49.86	6.35%
(W)		Commissions	\$2,377,860	\$6.00	0.76%
(X)		Taxes and Fees	\$6,415,822	\$16.19	2.06%
(Y)	V+W+X	Total Administrative Costs	\$28,553,493	\$72.05	9.17%

		Premium development	Total	PMPM
(C)		Experience Period Premium	\$234,011,073	\$675.29
(Z)		Adjustments for Approved Rate Changes	1.081	
(AA)	C*Z	Adjusted Earned Premium	\$252,965,970	\$729.99

		Proposed Base Rate Development:	Total	PMPM	% of Revenue
(U)		Projected Incurred Claims	\$273,550,764	\$690.24	87.83%
(Y)		Total Administrative Costs	\$28,553,493	\$72.05	9.17%
(AB)		Margin / Profit	\$9,343,431	\$23.58	3.00%
(AC)	(U+Y)/(1-AB)	Required Revenue	\$311,447,688	\$785.87	100.00%
(AD)		Requested Base Rate	\$311,447,688	\$785.87	100.00%
(AE)		Requested Rate Increase (From Exhibit 3)	9.2%		
(AF)	U/AC	Target Medical Loss Ratio	87.83%		
(AG)	U/(AC-X)	Federal MLR Calculation	89.68%		

Exhibit 4.1: Trend Information and Projection

Moda Health Plan, Inc.

Medical Only

		Utilization Trend			Cost Trend			Total Trend			Annualized Trends		
Category	Category Weights	Year 1	Year 2	Total	Year 1	Year 2	Total	Year 1	Year 2	Total	Utilization	Cost	Total
Inpatient	19.6%	0.0%	0.0%	0.0%	16.0%	7.0%	24.1%	16.0%	7.0%	24.1%	0.0%	11.4%	11.4%
Physician	42.7%	1.0%	1.0%	2.0%	6.0%	6.0%	12.4%	7.1%	7.1%	14.6%	1.0%	6.0%	7.1%
Other	37.7%	2.0%	2.0%	4.0%	16.0%	7.0%	24.1%	18.3%	9.1%	29.1%	2.0%	11.4%	13.6%
Medical Subtotal	100.0%	1.2%	1.2%	2.4%	11.7%	6.6%	19.1%	13.0%	7.9%	21.9%	1.2%	9.1%	10.4%

Medical, Pharmacy, and Capitation

		Utilization Trend			Cost Trend			Total Trend			Annualized Trends		
Category	Category Weights	Year 1	Year 2	Total	Year 1	Year 2	Total	Year 1	Year 2	Total	Utilization	Cost	Total
Medical	82.2%	1.2%	1.2%	2.4%	11.7%	6.6%	19.1%	13.0%	7.9%	21.9%	1.2%	9.1%	10.4%
Pharmacy	17.8%	2.5%	2.5%	5.1%	7.0%	7.0%	14.5%	9.7%	9.7%	20.3%	2.5%	7.0%	9.7%
Capitation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	100.0%	1.4%	1.4%	2.9%	10.9%	6.7%	18.3%	12.4%	8.2%	21.7%	1.4%	8.7%	10.3%

Exhibit 4.2: Trend Information and Projection

Moda Health Plan, Inc.

Month	Completed	Normalized	Rolling 12-Month	Rolling 12-Month
	Allowed PMPM	Completed Allowed PMPM	Normalized Completed Allowed PMPM	Normalized Trend
2021-01	\$785.72	\$447.28		
2021-02	\$690.13	\$392.23		
2021-03	\$867.50	\$493.21		
2021-04	\$896.34	\$508.94		
2021-05	\$765.52	\$435.07		
2021-06	\$852.96	\$485.38		
2021-07	\$806.28	\$459.75		
2021-08	\$824.26	\$469.90		
2021-09	\$810.48	\$462.19		
2021-10	\$904.07	\$514.35		
2021-11	\$825.38	\$469.00		
2021-12	\$872.57	\$495.01	\$469.12	
2022-01	\$757.25	\$427.71	\$467.70	
2022-02	\$768.50	\$434.74	\$471.44	
2022-03	\$867.01	\$489.91	\$471.08	
2022-04	\$840.29	\$474.48	\$468.16	
2022-05	\$785.97	\$443.88	\$469.05	
2022-06	\$840.80	\$474.70	\$468.09	
2022-07	\$799.87	\$451.21	\$467.48	
2022-08	\$885.64	\$499.89	\$469.82	
2022-09	\$812.83	\$458.59	\$469.61	
2022-10	\$875.09	\$492.88	\$467.44	
2022-11	\$931.56	\$523.39	\$471.65	
2022-12	\$847.17	\$475.27	\$469.86	0.2%
2023-01	\$844.38	\$470.24	\$473.63	1.3%
2023-02	\$781.45	\$436.27	\$474.10	0.6%
2023-03	\$869.36	\$485.51	\$473.61	0.5%
2023-04	\$858.61	\$478.72	\$473.94	1.2%
2023-05	\$888.55	\$495.51	\$478.35	2.0%
2023-06	\$888.60	\$496.05	\$480.09	2.6%
2023-07	\$845.28	\$471.85	\$481.98	3.1%
2023-08	\$930.96	\$519.28	\$483.40	2.9%
2023-09	\$886.80	\$493.74	\$486.41	3.6%
2023-10	\$1,054.60	\$587.14	\$493.96	5.7%
2023-11	\$880.38	\$489.75	\$491.10	4.1%
2023-12	\$898.05	\$499.78	\$493.13	5.0%
2024-01	\$834.46	\$468.43	\$492.92	4.1%
2024-02	\$819.88	\$462.64	\$495.09	4.4%
2024-03	\$852.86	\$481.30	\$494.66	4.4%
2024-04	\$853.38	\$482.31	\$494.89	4.4%
2024-05	\$891.56	\$505.31	\$495.77	3.6%
2024-06	\$811.48	\$460.48	\$492.63	2.6%
2024-07	\$875.57	\$497.58	\$494.71	2.6%
2024-08	\$898.36	\$510.57	\$494.15	2.2%
2024-09	\$848.21	\$481.63	\$493.13	1.4%
2024-10	\$986.22	\$559.45	\$491.41	-0.5%
2024-11	\$936.65	\$531.08	\$494.76	0.7%
2024-12	\$1,042.50	\$590.37	\$501.95	1.8%

Projected Age Distribution

Moda Health Plan, Inc.

Age Band	Federal Age Factor	Membership Distribution
0-14	0.635	8.3%
15	0.635	0.7%
16	0.635	0.8%
17	0.635	0.9%
18	0.635	0.7%
19	0.635	0.8%
20	0.635	0.9%
21	1.000	0.8%
22	1.000	0.7%
23	1.000	0.7%
24	1.000	0.6%
25	1.004	0.6%
26	1.024	1.2%
27	1.048	1.1%
28	1.087	1.1%
29	1.119	1.2%
30	1.135	1.3%
31	1.159	1.2%
32	1.183	1.3%
33	1.198	1.4%
34	1.214	1.5%
35	1.222	1.6%
36	1.230	1.6%
37	1.238	1.8%
38	1.246	1.8%
39	1.262	1.8%
40	1.278	1.8%
41	1.302	1.8%
42	1.325	2.0%
43	1.357	2.1%
44	1.397	2.0%
45	1.444	2.0%
46	1.500	2.0%
47	1.563	1.9%
48	1.635	1.9%
49	1.706	1.9%
50	1.786	2.0%
51	1.865	2.0%
52	1.952	2.2%
53	2.040	2.4%
54	2.135	2.3%
55	2.230	2.4%
56	2.333	2.4%
57	2.437	2.5%
58	2.548	2.8%
59	2.603	3.0%
60	2.714	3.4%
61	2.810	3.9%
62	2.873	4.5%
63	2.952	5.0%
64+	3.000	3.4%

Weighted Average 1.7471

Rate Tables and Factors: Introduction

Moda Health Plan, Inc.

Rate changes are not the same for all policies and vary between 6.6% and 11.4%. Changes will vary by plan due to updated plan relativities, by network due to updated network factors, by geographic area due to different area factors, and as a result of rounding differences in final rates. Plan specific benefit changes are detailed in Exhibit 2 and plan relativity updates are shown in Exhibit 6. A complete distribution of rate changes appears in Exhibit 3.

Rates are varied by geographic area. The Oregon age curve is used to calculate age specific rates. Final rates are rounded to the nearest dollar. When necessary, rates for the 64+ category are rounded down to meet the 3:1 age banding requirement.

Rates by plan, region, and age can be calculated as detailed below. The sample family used in these calculations have the Moda Health Beacon Gold 1000 plan. The family consists of a 40-year old subscriber with a 38-year old spouse and four children, ages 15, 12, 5, and 2. They live in Region 5.

Sample Rate Calculation			
Moda Health Affinity Gold 1000			
Rating Area 5			
(A) Plan Adjusted Index Rate		\$1,009.99	
(B) Calibrated Plan Adjusted Index Rate		\$574.65	
(C) Area Factor		1.065752109	
(D) Base Rate (B*C)		\$612.44	
Relationship	Age	Age Factor	Premium (D*Age Factor)
Subscriber	40	1.278	\$529.00
Spouse	38	1.246	\$516.00
Dependent	15	0.635	\$263.00
Dependent	12	0.635	\$263.00
Dependent	5	0.635	\$263.00
Dependent	2	0.635	\$0.00
Monthly Family Premium			\$1,834.00

Rates are charged to no more than the three oldest covered children under 21 for family coverage.

Area factors have been updated as follows:

Rating Area	Enrollment Weight	2025 Factors	2025 Normalized Factors	2026 Factors	Change
1 - Portland	29.3%	0.8922	0.8947	0.8947	+0.0%
2 - Eugene	8.0%	0.9601	0.9628	0.9628	+0.0%
3 - Salem	5.7%	1.0135	1.0163	1.0163	+0.0%
4 - Bend	1.0%	1.0627	1.0657	1.0657	+0.0%
5 - Coast	14.4%	1.0628	1.0658	1.0658	+0.0%
6 - Eastern Oregon	11.3%	1.1064	1.1095	1.1095	+0.0%
7 - Medford	30.3%	1.0315	1.0344	1.0344	+0.0%
Calibration Factor	100.0%	0.9972	1.0000	1.0000	

Complete rate tables and geographic average rates appear on the following pages.

Risk Adjustment Transfer Calculation

Moda Health Plan, Inc.

	2024 as of Rate Filing Deadline		2026 Projected	
Estimated Statewide Average Premium PMPM	\$635.08		\$699.07	
% of premium that applies towards risk adjustment	86%		86%	
(A) Applicable premium	\$546.17		\$601.20	
<u>Adjustments without Risk Selection</u>	Plan	Statewide	Plan	Statewide
(B) Metallic Level Actuarial Value	0.682	0.676	0.682	0.676
(C) Allowable Rating Factor	1.748	1.721	1.748	1.721
(D) Induced Demand Factor	1.029	1.027	1.029	1.027
(E) Geographic Cost Factor	1.056	0.998	1.056	0.998
(F) Adjustment Factor without Risk Selection (B*C*D*E)	1.296	1.193	1.296	1.193
(G) Expected Plan Premium PMPM without Risk Selection [A / F (Statewide) * F (Plan)]		\$593.44		\$653.24
<u>Adjustments with Risk Selection</u>	Plan	Statewide	Plan	Statewide
(H) Risk Score	1.336	1.238	1.320	1.238
(I) Induced Demand Factor	1.029	1.027	1.029	1.027
(J) Geographic Cost Factor	1.056	0.998	1.056	0.998
(K) Adjustment with Risk Selection (H*I*J)	1.452	1.269	1.435	1.269
(L) Expected Plan Premium PMPM with Risk Selection [A / K (Statewide) * K (Plan)]		\$625.04		\$679.71
(M) Risk Adjustment Transfer (receivable = positive; payable = negative)		\$25.01		\$20.96

*adjustment factor applied to match Wakely PMPM

SERFF Tracking #:

ODSV-134532431

State Tracking #:

ODSV-134532431

Company Tracking #:

2026-51-01-OR

State: Oregon **Filing Company:** Moda Health Plan, Inc.
TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005C Individual - Other
Product Name: Oregon Individual January 2026
Project Name/Number: Moda Health Individual 2026 Rates / 2026-51-01-OR

Supporting Document Schedules

Bypassed - Item:	4872 - Individual and Small Group Health Benefit Plan Rate Filings
Bypass Reason:	Not a rate filing requirement for 2026
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	3894 Certification of Compliance
Comments:	
Attachment(s):	2026 Oregon Individual Certificate of Compliance.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Third party filers letter of authorization
Bypass Reason:	Not a third party filer.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	HBP - Filing Description
Comments:	
Attachment(s):	2026 Oregon Individual Filing Description.pdf
Item Status:	
Status Date:	

Bypassed - Item:	HBP - Draft notice to policyholder
Bypass Reason:	Not a DFR requirement.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	HBP - Actuarial Memorandum - SG and Individual
Comments:	
Attachment(s):	2026 Oregon Individual Summary of Filed Rating Assumptions.pdf 2026ORIndActuarialMemorandum.pdf
Item Status:	

SERFF Tracking #:

ODSV-134532431

State Tracking #:

ODSV-134532431

Company Tracking #:

2026-51-01-OR

State:

Oregon

Filing Company:

Moda Health Plan, Inc.

TOI/Sub-TOI:

H16I Individual Health - Major Medical/H16I.005C Individual - Other

Product Name:

Oregon Individual January 2026

Project Name/Number:

Moda Health Individual 2026 Rates / 2026-51-01-OR

Status Date:	
Satisfied - Item:	HBP -Exhibit 1: Development of Rate Change
Comments:	
Attachment(s):	Exhibit 1 - Development of Rate Change.pdf
Item Status:	
Status Date:	
Satisfied - Item:	HBP - Exhibit 2: Covered Benefit or Plan Design Changes
Comments:	
Attachment(s):	Exhibit 2 - Summary of Benefit Changes.pdf
Item Status:	
Status Date:	
Satisfied - Item:	HBP- Exhibit 3:Average Annual Rate Change
Comments:	
Attachment(s):	Exhibit 3 - Cumulative Rate Change.pdf
Item Status:	
Status Date:	
Satisfied - Item:	HBP - Exhibit 4: Trend Information and Projection
Comments:	
Attachment(s):	Exhibit 4.1 - Trend Information and Projection.pdf Exhibit 4.2 - Historical Trend.pdf
Item Status:	
Status Date:	
Satisfied - Item:	HBP - Exhibit 5: Statement of Administrative Expenses and Premium
Comments:	
Attachment(s):	Exhibit 5 - Statement of Administrative Expenses.xlsx
Item Status:	
Status Date:	
Satisfied - Item:	HBP - Exhibit 6: Plan Relativities
Comments:	
Attachment(s):	Exhibit 6 - Plan Relativities.pdf
Item Status:	
Status Date:	

SERFF Tracking #:

ODSV-134532431

State Tracking #:

ODSV-134532431

Company Tracking #:

2026-51-01-OR

State: Oregon **Filing Company:** Moda Health Plan, Inc.
TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005C Individual - Other
Product Name: Oregon Individual January 2026
Project Name/Number: Moda Health Individual 2026 Rates / 2026-51-01-OR

Satisfied - Item:	HBP - Appendix I: Insurer's Financial Position:
Comments:	
Attachment(s):	2024 MHP Annual.pdf 2024 SHCE.pdf 2026 Oregon Individual Insurer's Financial Position.pdf
Item Status:	
Status Date:	
Satisfied - Item:	HBP- Cost and Quality Metrics
Comments:	
Attachment(s):	2026 Cost Metrics.pdf 2026 Quality Metrics.pdf
Item Status:	
Status Date:	
Bypassed - Item:	HBP - 2023 Drug Price Transparency
Bypass Reason:	Per SB 192, the DPT insurer reporting is no longer submitted with ACA rate filings.
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Standard Review Questions
Comments:	
Attachment(s):	2026 Oregon Individual Standard Review Questions.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Additional Exhibits
Comments:	
Attachment(s):	2026 Oregon Individual Projected Age Distribution.pdf Risk Adjustment Transfer Calculation.pdf 2026 Additional Filing Requirements.pdf
Item Status:	
Status Date:	
Satisfied - Item:	URRT
Comments:	

SERFF Tracking #: ODSV-134532431 **State Tracking #:** ODSV-134532431 **Company Tracking #:** 2026-51-01-OR

State: Oregon **Filing Company:** Moda Health Plan, Inc.
TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005C Individual - Other
Product Name: Oregon Individual January 2026
Project Name/Number: Moda Health Individual 2026 Rates / 2026-51-01-OR

Attachment(s):	2026 Oregon Individual URRT.pdf 2026 OR IND URRT.xlsm
Item Status:	
Status Date:	

SERFF Tracking #:

ODSV-134532431

State Tracking #:

ODSV-134532431

Company Tracking #:

2026-51-01-OR

State:

Oregon

Filing Company:

Moda Health Plan, Inc.

TOI/Sub-TOI:

H16I Individual Health - Major Medical/H16I.005C Individual - Other

Product Name:

Oregon Individual January 2026

Project Name/Number:

Moda Health Individual 2026 Rates / 2026-51-01-OR

Attachment Exhibit 5 - Statement of Administrative Expenses.xlsx is not a PDF document and cannot be reproduced here.

Attachment 2026 OR IND URRT.xlsm is not a PDF document and cannot be reproduced here.

**Oregon Department of Consumer and Business Services
Division of Financial Regulation**

350 Winter St. NE, Rm. 410, Salem, Oregon 97301-3881
Mailing address: P.O. Box 14480, Salem, OR 97309-0405
503-378-4140 • Fax: 503-947-7862
<http://dfr.oregon.gov>



CERTIFICATE OF COMPLIANCE

I, the undersigned authorized filer, hereby certify that the filing submitted complies with the applicable State and Federal regulations, Bulletins, filing requirements and product standards set forth on the Division of Financial Regulation web site. I further certify the filing is not false or misleading in any material respect and that I am authorized to sign and submit this certificate on behalf of the Company identified below (hereinafter Company).

I, the undersigned authorized officer, a duly authorized officer of Company, certify that the undersigned authorized filer is authorized to certify on behalf of Company that this filing complies with the applicable State and Federal regulations, Bulletins, filing requirements, and product standards set forth on the Division of Financial Regulation web site and that the filing is not false or misleading in any material respect.

I understand that the Division of Financial Regulation will rely on this certificate and, should it be determined that this filing is materially false or misleading, appropriate corrective and disciplinary action including monetary penalties, as authorized by law, will be taken by the Division of Financial Regulation against the Company.

Moda Health Plan, Inc.

Name of Company

Alex Vanos

Digitally signed by Alex Vanos
Date: 2025.05.14 12:19:31 -07'00'

Signature of authorized filer

Alex Vanos

Print name of authorized filer

Manager Actuarial

Title

503-952-5028

Direct telephone number of authorized filer

800-852-5195

Toll free or collect phone number

Digitally signed by Kraig Anderson
Date: 2025.05.14 13:22:35 -07'00'

Signature of authorized officer

Kraig Anderson

Print name of authorized officer

2026-50-01-OR

Company's form filing number or the primary form number for the filing

5/14/2025

Date

601 SW Second Ave

Address of Company or authorized filer

Portland, OR 97204-3156

City State ZIP

alex.vanos@modahealth.com

Email address of authorized filer

503-243-3949

Fax number of authorized filer

Senor VP, Chief Actuary

Officer Title

5/14/2025

Date

FILING DESCRIPTION

Company Name: Moda Health Plan, Inc.

Market: Individual

Effective Date: January 1, 2026

Introduction

This filing contains details on the analysis used to determine requested rates for Moda's Individual Medical plans effective January 1, 2026 through December 31, 2026, available both on and off the Exchange. Included in this filing are complete rate tables, all relevant rating factors, and a detailed discussion of the assumptions and methods used to determine the rates. All plans in this filing utilize a more focused, high value provider network. Moda and our network partners will utilize a coordinated and integrated approach to patient care that will better meet the needs of the individual marketplace.

Filing Information

The plans contained in this filing consist of:

- Gold Tier: Oregon Standard Plan and three additional EPO plans
- Silver Tier: Oregon Standard Plan, eight additional EPO plans and all necessary cost-share reduction plans
- Bronze Tier: Oregon Standard Plan and three additional EPO plans

All plans will be offered statewide under our updated Affinity network. All plans will be available both on and off the health insurance marketplace except for certain silver plans which will only be available off-exchange.

Prior Filing Information

Rates for January 1, 2025 were filed with SERFF tracking number ODSV-134108822 and were approved on September 13, 2024. The HIOS submission number for this filing is 39424-2808251705090443282.

Actual and expected results for 2024 are shown below. Amounts shown are net of risk adjustment and exchange user fees.

	2024 Expected	2024 Actual
Claims	88.4%	89.6%
Administrative Costs	9.6%	9.8%
Margin	2.0%	0.6%

Rate Change Summary

The requested rate change will be effective for 12 months, from January 1, 2026 to December 31, 2026. The weighted average rate change included in this filing is 9.2% with the minimum change equal to 6.6% and the maximum rate change equal to 11.4%. Rate changes do not account for any changes between age tiers.

FILING DESCRIPTION

Company Name: Moda Health Plan, Inc.

Market: Individual

Effective Date: January 1, 2026

Key changes in the filing include:

- Trend factors have been updated.
- Administrative expenses have been updated.
- Area and network factors have been updated.
- Plan relativities have been updated.

Filing Impact

As of March 31, 2025, there are 33,027 members impacted by the requested changes. Membership is projected to remain stable through 2026.

Summary of Filed Rating Assumptions
2026 Non-Grandfathered, ACA Compliant Plans

Rating Assumption	Moda Health Plan, Inc.
Starting Point	2024 Individual Experience
Projected Member Months	396,310
<i>Morbidity Changes</i>	0.0%
<i>Market Merger Impact</i>	0.0%
<i>Pent-up Demand</i>	0.0%
<i>Bad Debt Adjustments</i>	0.0%
<i>Risk Adjustment/Average Market Risk Impact</i>	0.0%
<i>2025 Net Paid Claims PMPM (prior filing)</i>	\$660.87
<i>2026 Net Paid Claims PMPM</i>	\$690.24
<i>Average Annual Rate Change</i>	9.2%

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2026 Oregon Individual Rate Filing

General Information

Company Identifying Information

Company Legal Name: Moda Health Plan, Inc.
State: Oregon
HIOS Issuer ID: 39424
Market: Individual
Effective Date: January 1, 2026

Company Contact Information

Primary Contact

Name: Alex Vanos, FSA, MAAA
Telephone Number: 503-952-5028
Email Address: alex.vanos@modahealth.com

Secondary Contact

Name: Matthew Cozine, ASA, MAAA
Telephone Number: 503-265-2934
Email Address: matthew.cozine@modahealth.com

Proposed Rate Increase

The average rate change is 9.2%. The proposed rate increase varies by product and plan and rates in the filing vary by plan, age, and geographic area. The average rate change was calculated by comparing the weighted average premium for current members on the existing plans and rates to the weighted average premium for members on the 2025 plans and rates. The proposed rates and analysis included in this filing are based on state and federal laws and policies in place at the time of submission. Any subsequent changes will impact the appropriateness and adequacy of the proposed rates.

The adjustments included in the proposed rate change include adjustments for the shift in metallic tiers, cost and utilization trends, changes in taxes and fees, the Oregon Reinsurance Program, as well as CSR loading to silver plans.

Differences in the rate change between products and plans are driven by an update to projected paid to allowed ratios for renewing plans and mapping members from discontinued plans to new plans. All plans impacted and member mapping is included in the Terminated Products section. Variations in rate increase by area are the result of implementing new area factors.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2026 Oregon Individual Rate Filing

Experience Period Premium and Claims

Experience Period

Market: Oregon Individual Medical and Prescription Drug plans
Incurred dates: January 1 through December 31, 2024
Paid through date: March 31, 2025

Premiums (net of MLR Rebate) in Experience Period

Earned premiums: \$234,011,073
Member Months: 346,535
MLR rebates refunded: \$0
Anticipated MLR rebates: No MLR rebates are anticipated

Current Premium (as of March 2025)

Current Enrollment: 33,027
Current Premium PMPM: \$721.35 PMPM
MLR rebates refunded: \$0
Anticipated MLR rebates: No MLR rebates are anticipated

Allowed and Incurred Claims Incurred During the Experience Period

Incurred paid claims (net of CSR): \$230,221,555
Completed incurred paid claims (net of CSR): \$234,400,463
Completed incurred allowed claims: \$289,714,528

- The experience period contains only single risk pool compliant plans.
- Paid and allowed claims come directly from issuer's claim records and are net of pharmacy rebates for the experience period.
- IBNR is estimated monthly by the actuarial department and is modeled at the reserve cell level. The starting point for the actuarial analysis is completion factors produced by a proprietary model using historical data including enrollment, paid claims, pending claims, and inventory. The actuaries then review the estimates for reasonableness and make adjustments using actuarial judgment.

Benefit Categories

Claims are categorized using claim level service code and provider information to the categories as specified in the 2026 Unified Rate Review Instructions.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2026 Oregon Individual Rate Filing

Projection Factors

Trend Factors (cost/utilization): Trend factors are shown in Exhibit 4.

The Year 1 and Year 2 trends included in this rate filing are both annual trends. Year 1 trend covers 12 months of trend from the 2024 experience period to 2025. Year 2 trend covers 12 months of trend from 2025 to the 2026 projection period.

Medical cost trends are based on historical trend and observed contracting changes. Medical utilization trends are based on historical trend. Total medical cost and utilization trends are based on benefit category trends and experience period benefit category weights.

Pharmacy cost and utilization trends are based on historical trend.

Morbidity Adjustment: No adjustment.

Demographic Shift: No adjustment

Plan Design Changes: No adjustment.

Other Adjustments: No adjustment.

Credibility Manual Rate Development

No manual rates were used.

Credibility of Experience

Due to the size of the block in the experience period, no credibility adjustments were used for developing rates.

Risk Adjustment and Reinsurance

Experience Period Risk Adjustment:

For the experience period, the overall Risk Adjustment PMPM was estimated using the results of the Wakely National Simulation for January through December and the HHS risk transfer formula.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2026 Oregon Individual Rate Filing

Projected Risk Adjustment and Reinsurance PMPM:

Development of the projected 2026 risk adjustment amount is shown in the Risk Adjustment Exhibit. 2024 projections are based on Wakely National Simulation results. 2026 projections are based on historical results, emerging 2025 experience, and Wakely's estimated impact of 2026 model changes.

In the Risk Adjustment Exhibit, risk adjustment is shown on a paid basis. Since the index rate shown on Worksheet 1 of the URRT is on an allowed basis, the risk adjustment shown on Worksheet 1 of the URRT is also on an allowed basis. Risk adjustment was converted from a paid basis to an allowed basis by dividing by the projected paid to allowed ratio for the projection period.

In light of the reinsurance parameters set for the Oregon Reinsurance Program, the projected reinsurance impact is assumed to be -9.0% of allowed dollars based on the current 2024 estimated reinsurance and proposed 2026 reinsurance parameters.

Non-Benefit Expenses and Profit & Risk

Administrative Expense Load

Administrative expenses are allocated based on total enrollment, with individual and small group lines of business receiving higher weights than large group to account for the higher costs of administering the policy versus a large group policy. The projected expenses are \$49.86 PMPM. On average commissions are \$6.00 PMPM.

Profit (or Contribution to Surplus) & Risk Margin

Moda Health has built in a 3.0% margin and contribution to reserves, consistent with corporate practice for this line of business. In order to maintain solvency and adequate risk-based capital levels, we believe it is prudent for us to make a reasonable contribution to capital.

Taxes and Fees

Risk adjustment fees have not been included in this section.

- The Premium Tax is set at 2.0% of premium.
- The Exchange User fee for Oregon is \$5.50 PMPM. The assessment for members enrolled through an exchange must be charged consistently for the inside and outside market plans. Additionally, there will be 2.0% of premium charge for use of federal technology. Moda Health has estimated that 90% of its enrollment will come through the FFM.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2026 Oregon Individual Rate Filing

Single Risk Pool

In accordance with 45 CFR part 156, §156.80(d), the index rate that is effective January 1, 2026 for the Oregon individual market is based on the total allowed claims costs for providing essential health benefits within the single risk pool of that market. The index rate has been adjusted on a market-wide basis for the state based on the total expected payments and charges under the risk adjustment and exchange user fees. The premium rate for all of the Moda Health Oregon individual benefit plans use the applicable plan adjusted index rate, subject only to the plan-level adjustments permitted. Premium rates for a particular plan may vary from its index rate for a relevant market based only on the following actuarially justified plan-specific factors:

Plan-specific factors allowed and used in this filing

- The actuarial value and cost-sharing design of the plan.
- Administrative costs, excluding Exchange user fees.
- The plan's provider network, delivery system characteristics, and utilization management practices.
- The benefits provided under the plan that are in addition to the essential health benefits. These additional benefits must be pooled with similar benefits within the single risk pool and the claims experience from those benefits must be utilized to determine rate variations for plans that offer those benefits in addition to essential health benefits.

Index Rate

In accordance with 45 CFR part 156, §156.80(d)(1), the index rate that is effective January 1, 2026 for the Individual market is based on the total allowed claim costs for providing essential health benefits within the single risk pool of that market. The experience period index rate is equal to 99.86% of allowed claims for the experience period. The only non-EHB benefits included in the experience period are \$1 PMPM for abortion services and a small amount for adult vision exams.

Market Adjusted Index Rate

In accordance with 45 CFR part 156, §156.80(d)(1), the market-wide adjusted index rate is based on the index rate with an adjustment for reinsurance, risk adjustment, and Exchange user fees.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2026 Oregon Individual Rate Filing

Plan Adjusted Index Rates

In accordance with 45 CFR part 156, §156.80(d)(2), plan adjusted index rates are based on the market-wide adjusted index rate and allowable plan level modifiers. Development of the plan adjusted index rates is shown on Worksheet 2 of the URRT.

A description of the plan level modifiers that were used to develop the plan adjusted index rates is provided below.

- **Actuarial value and cost sharing:** Plan benefit relativities were developed using Milliman’s Commercial Managed Care Rating Model (MCRM).
- **Provider network, delivery system and utilization management:** Two different provider networks are included in this filing: Beacon and Affinity.
- **CSR Silver Loading:** As in 2025, there will be a load to Silver plans to account for the removal of CSR payments. For 2026, the Silver load is 5.3%.
- **Benefits in addition to the EHB’s:** The only benefits in addition to EHB with material costs are \$1 PMPM for abortion services and a small amount for adult vision exams. These are projected to be a small portion of the actual claims for the plans where these are included.
- **Distribution and administrative costs:** Based on the projected membership distributions to be discussed in the **Membership Projections** section, non-benefit expenses were converted to a fixed percentage of expected paid claims, to be applied uniformly across all plans. The resulting plan adjusted index rates represent the average demographic of the Oregon Individual single risk pool.

Calibration

Calibration factors for age, geographic area, and tobacco use were used to convert plan adjusted index rates into calibrated plan adjusted index rates.

- **Age Curve Calibration:** The 2017 Federal age curve was used to calibrate the plan adjusted index rates. Development of the age curve calibration factor is shown in the Projected Age Distribution Exhibit. It is based on emerging 2024 experience and historical age distributions. It also considers market-wide age distributions.
- **Geographic Factor Calibration:** Rating area factors are shown on Worksheet 3 of the URRT. There is minimal change in rating area factors with only a slight adjustment to normalize to 1.0. A comparison between years is shown on the Rates Introduction Exhibit. Updated rating area factors are based on updated provider contracting analysis and risk normalized claims experience. They reflect differences in the cost of delivery only and do not reflect differences in population morbidity.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2026 Oregon Individual Rate Filing

- **Tobacco Factor Calibration:** A tobacco use load of 15% was implemented in 2024. Published studies and competitor filings were relied upon to estimate the tobacco use population. Initial observed experience is in line with these initial assumptions. For 2026, it is still assumed that this 15% load will be applied to 4% of members. The estimated load on the single risk pool is 0.6%, and the tobacco calibration factor used in this filing is 0.9940.

Consumer Adjusted Premium Rate Development

The consumer adjusted premium rate is calculated by taking the product of the calibrated plan adjusted index rate, age factor, and rating area factor. An example of this consumer adjusted premium rate development is shown in the Rates Introduction Exhibit.

Projected Loss Ratio

The projected loss ratio using the Federally-prescribed methodology is 89.68%. This is shown in Exhibit 1.

AV Metal Values

The AV Metal Values found on Worksheet 2 of the URRT are based on the 2026 Final AV Calculator.

Benefits were directly inputted into the AV calculator for most benefits.

Effective copays and effective coinsurances were calculated for certain benefits that are not directly supported by the AV calculator. The adjustments outlined in the AV calculator's frequently asked questions (FAQ) section were followed. These adjustments were developed in accordance with ASOP 50 and CFR 45 156.135.

Benefits that required an adjustment are listed below.

- **Primary Care Visits:** An effective copay was calculated to account for a lower \$5 copay applying to the first three visits for non-HDHP plans.
- **Drugs:** Certain plans use a coinsurance benefit with the deductible waived which is not directly supported by the AV calculator. An effective copay was calculated to use during the deductible and coinsurance phases.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2026 Oregon Individual Rate Filing

Membership Projections

Membership projections are based on emerging 2025 Moda Health experience. Membership is projected to remain stable in total through 2026.

The projected membership for the Silver plans offered on the inside market is further broken down by subsidy levels. This reflects migration to the BHP in 2025 and 2026. It is estimated that 2025 enrollment in the 87% and 94% cost share variant plans is 60% lower than it otherwise would have been without BHP. This same assumption is applied to 2026 projected membership.

Cost Share Variation	Projected Membership
Base	52%
Zero/Limited	2%
73%	34%
87%	8%
94%	4%

Plan Type

All plans for the 2026 plan year are listed in Worksheet 2, Section I of the Part I Unified Rate Review Template as “EPO”. This is accurate for the medical portion of each plan.

Reliance

All data and assumptions, except those otherwise noted throughout this document, were prepared by a team of Moda Health employees which includes the certifying actuary.

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2026 Oregon Individual Rate Filing

Actuarial Certification

I, Alex Vanos, am an employee of Moda Health Plan, Inc. and am a member in good standing of the American Academy of Actuaries.

I have reviewed this rate filing and certify that the projected index rate is:

- In compliance with all applicable Oregon State and Federal Statutes and Regulations (45 CFR part 156, §156.80(d)(1))
- Developed in compliance with the applicable Actuarial Standards of Practice
- Reasonable in relation to the benefits provided and the population anticipated to be covered
- Neither excessive nor deficient

I further certify that:

- The index rate and only allowable modifiers as described in 45 CFR part 156, §156.80(d)(1) and 45 CFR part 156, §156.80(d)(2) were used to generate plan level rates
- The percent of total premium that represents essential health benefits included in Worksheet 2, Sections III and IV were calculated in accordance with actuarial standards of practice.
- The Federal AV Calculator was used to determine the AV Metal Values shown in Worksheet 2 of the Part I Unified Rate Review Template for all plans.
- This filing is consistent with the internal business plans of Moda Health.

All rates, calculations and values were developed accordance with generally accepted actuarial principles and methodologies and in accordance with the Code of Professional Conduct and the following Actuarial Standards of Practice:

- ASOP No. 5, *Incurred Health and Disability Claims*
- ASOP No. 8, *Regulatory Filings for Health Plan Entities*
- ASOP No. 12, *Risk Classification*
- ASOP No. 23, *Data Quality*
- ASOP No. 25, *Credibility Procedures Applicable to Accident and Health, Group Term Life, and Property/Casualty Coverages*
- ASOP No. 26, *Compliance with Statutory and Regulatory Requirements for the Actuarial Certification of Small Employer Health Benefit Plans*
- ASOP No. 41, *Actuarial Communications*
- ASOP No. 50, *Determining Minimum Value and Actuarial Value under the Affordable Care Act*

Actuarial Memorandum and Certification

Moda Health Plan, Inc.

January 1, 2026 Oregon Individual Rate Filing

I meet the Academy qualification standards to render this opinion and am familiar with the specific requirements of Oregon State and Federal Statutes and Regulations regarding the rating and underwriting of individual health benefit plans.



5/14/2025

Signature

Date

Alex Vanos, FSA, MAAA
Manager Actuarial
Moda Health Plan, Inc.
601 SW Second Ave.
Portland, OR 97204-3156
503-952-5028

Exhibit 1: Development of Rate Changes

Moda Health Plan, Inc.

Experience Period (from January 1, 2024 to December 31, 2024)

Rating Period (from January 1, 2026 to December 31, 2026)

	Formula	Experience	Total	PMPM	% of Revenue
(A)		Experience Period Member Months	346,535		
(B)		Expected Member Months in the Rating Period	396,310		
(C)		Experience Period Premium	\$234,011,073	\$675.29	100.00%
(D)		Experience Period Completed Incurred Claims	\$206,371,627	\$595.53	88.19%
(E)		Experience Period Medical Loss Ratio	88.19%		
(F)		Experience Period Completed Allowed Claims	\$289,714,528	\$836.03	
(G)		Experience Period EHB Completed Allowed Claims	\$289,308,210	\$834.86	

		Claims development:	Total	PMPM
(G)		Experience Period EHB Completed Allowed Claims	\$289,308,210	\$834.86
(H)		Trend Factor	1.217	
(I)		Morbidity Adjustment	1.000	
(J)		Demographic Shift	1.000	
(K)		Plan Design Changes	1.000	
(L)		Other	1.000	
(M)	G*H*I*J*K*L	Projected Index Rate		\$1,015.61
(N)		Reinsurance		\$91.40
(O)		Risk Adjustment		\$28.40
(P)		Exchange User Fees		2.42%
(Q)	(M-N-O)/(1-P)	Market Adjusted Index Rate		\$918.06
(R)		AV and Cost Sharing Design of Plan	0.7508	
(S)		Provider Network Adjustment	1.0000	
(T)		Benefits in Addition to EHB	1.0014	
(U)	Q*R*S*T	Projected Incurred Claims	\$273,550,764	\$690.24

		Admin Development	Total	PMPM	% of Revenue
(V)		Administrative Expenses	\$19,759,811	\$49.86	6.35%
(W)		Commissions	\$2,377,860	\$6.00	0.76%
(X)		Taxes and Fees	\$6,415,822	\$16.19	2.06%
(Y)	V+W+X	Total Administrative Costs	\$28,553,493	\$72.05	9.17%

		Premium development	Total	PMPM
(C)		Experience Period Premium	\$234,011,073	\$675.29
(Z)		Adjustments for Approved Rate Changes	1.081	
(AA)	C*Z	Adjusted Earned Premium	\$252,965,970	\$729.99

		Proposed Base Rate Development:	Total	PMPM	% of Revenue
(U)		Projected Incurred Claims	\$273,550,764	\$690.24	87.83%
(Y)		Total Administrative Costs	\$28,553,493	\$72.05	9.17%
(AB)		Margin / Profit	\$9,343,431	\$23.58	3.00%
(AC)	(U+Y)/(1-AB)	Required Revenue	\$311,447,688	\$785.87	100.00%
(AD)		Requested Base Rate	\$311,447,688	\$785.87	100.00%
(AE)		Requested Rate Increase (From Exhibit 3)	9.2%		
(AF)	U/AC	Target Medical Loss Ratio	87.83%		
(AG)	U/(AC-X)	Federal MLR Calculation	89.68%		

Exhibit 4.1: Trend Information and Projection

Moda Health Plan, Inc.

Medical Only

		Utilization Trend			Cost Trend			Total Trend			Annualized Trends		
Category	Category Weights	Year 1	Year 2	Total	Year 1	Year 2	Total	Year 1	Year 2	Total	Utilization	Cost	Total
Inpatient	19.6%	0.0%	0.0%	0.0%	16.0%	7.0%	24.1%	16.0%	7.0%	24.1%	0.0%	11.4%	11.4%
Physician	42.7%	1.0%	1.0%	2.0%	6.0%	6.0%	12.4%	7.1%	7.1%	14.6%	1.0%	6.0%	7.1%
Other	37.7%	2.0%	2.0%	4.0%	16.0%	7.0%	24.1%	18.3%	9.1%	29.1%	2.0%	11.4%	13.6%
Medical Subtotal	100.0%	1.2%	1.2%	2.4%	11.7%	6.6%	19.1%	13.0%	7.9%	21.9%	1.2%	9.1%	10.4%

Medical, Pharmacy, and Capitation

		Utilization Trend			Cost Trend			Total Trend			Annualized Trends		
Category	Category Weights	Year 1	Year 2	Total	Year 1	Year 2	Total	Year 1	Year 2	Total	Utilization	Cost	Total
Medical	82.2%	1.2%	1.2%	2.4%	11.7%	6.6%	19.1%	13.0%	7.9%	21.9%	1.2%	9.1%	10.4%
Pharmacy	17.8%	2.5%	2.5%	5.1%	7.0%	7.0%	14.5%	9.7%	9.7%	20.3%	2.5%	7.0%	9.7%
Capitation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	100.0%	1.4%	1.4%	2.9%	10.9%	6.7%	18.3%	12.4%	8.2%	21.7%	1.4%	8.7%	10.3%

Exhibit 4.2: Trend Information and Projection

Moda Health Plan, Inc.

Month	Completed	Normalized	Rolling 12-Month	Rolling 12-Month
	Allowed PMPM	Completed Allowed PMPM	Normalized Completed Allowed PMPM	Normalized Trend
2021-01	\$785.72	\$447.28		
2021-02	\$690.13	\$392.23		
2021-03	\$867.50	\$493.21		
2021-04	\$896.34	\$508.94		
2021-05	\$765.52	\$435.07		
2021-06	\$852.96	\$485.38		
2021-07	\$806.28	\$459.75		
2021-08	\$824.26	\$469.90		
2021-09	\$810.48	\$462.19		
2021-10	\$904.07	\$514.35		
2021-11	\$825.38	\$469.00		
2021-12	\$872.57	\$495.01	\$469.12	
2022-01	\$757.25	\$427.71	\$467.70	
2022-02	\$768.50	\$434.74	\$471.44	
2022-03	\$867.01	\$489.91	\$471.08	
2022-04	\$840.29	\$474.48	\$468.16	
2022-05	\$785.97	\$443.88	\$469.05	
2022-06	\$840.80	\$474.70	\$468.09	
2022-07	\$799.87	\$451.21	\$467.48	
2022-08	\$885.64	\$499.89	\$469.82	
2022-09	\$812.83	\$458.59	\$469.61	
2022-10	\$875.09	\$492.88	\$467.44	
2022-11	\$931.56	\$523.39	\$471.65	
2022-12	\$847.17	\$475.27	\$469.86	0.2%
2023-01	\$844.38	\$470.24	\$473.63	1.3%
2023-02	\$781.45	\$436.27	\$474.10	0.6%
2023-03	\$869.36	\$485.51	\$473.61	0.5%
2023-04	\$858.61	\$478.72	\$473.94	1.2%
2023-05	\$888.55	\$495.51	\$478.35	2.0%
2023-06	\$888.60	\$496.05	\$480.09	2.6%
2023-07	\$845.28	\$471.85	\$481.98	3.1%
2023-08	\$930.96	\$519.28	\$483.40	2.9%
2023-09	\$886.80	\$493.74	\$486.41	3.6%
2023-10	\$1,054.60	\$587.14	\$493.96	5.7%
2023-11	\$880.38	\$489.75	\$491.10	4.1%
2023-12	\$898.05	\$499.78	\$493.13	5.0%
2024-01	\$834.46	\$468.43	\$492.92	4.1%
2024-02	\$819.88	\$462.64	\$495.09	4.4%
2024-03	\$852.86	\$481.30	\$494.66	4.4%
2024-04	\$853.38	\$482.31	\$494.89	4.4%
2024-05	\$891.56	\$505.31	\$495.77	3.6%
2024-06	\$811.48	\$460.48	\$492.63	2.6%
2024-07	\$875.57	\$497.58	\$494.71	2.6%
2024-08	\$898.36	\$510.57	\$494.15	2.2%
2024-09	\$848.21	\$481.63	\$493.13	1.4%
2024-10	\$986.22	\$559.45	\$491.41	-0.5%
2024-11	\$936.65	\$531.08	\$494.76	0.7%
2024-12	\$1,042.50	\$590.37	\$501.95	1.8%

Projected Age Distribution

Moda Health Plan, Inc.

Age Band	Federal Age Factor	Membership Distribution
0-14	0.635	8.3%
15	0.635	0.7%
16	0.635	0.8%
17	0.635	0.9%
18	0.635	0.7%
19	0.635	0.8%
20	0.635	0.9%
21	1.000	0.8%
22	1.000	0.7%
23	1.000	0.7%
24	1.000	0.6%
25	1.004	0.6%
26	1.024	1.2%
27	1.048	1.1%
28	1.087	1.1%
29	1.119	1.2%
30	1.135	1.3%
31	1.159	1.2%
32	1.183	1.3%
33	1.198	1.4%
34	1.214	1.5%
35	1.222	1.6%
36	1.230	1.6%
37	1.238	1.8%
38	1.246	1.8%
39	1.262	1.8%
40	1.278	1.8%
41	1.302	1.8%
42	1.325	2.0%
43	1.357	2.1%
44	1.397	2.0%
45	1.444	2.0%
46	1.500	2.0%
47	1.563	1.9%
48	1.635	1.9%
49	1.706	1.9%
50	1.786	2.0%
51	1.865	2.0%
52	1.952	2.2%
53	2.040	2.4%
54	2.135	2.3%
55	2.230	2.4%
56	2.333	2.4%
57	2.437	2.5%
58	2.548	2.8%
59	2.603	3.0%
60	2.714	3.4%
61	2.810	3.9%
62	2.873	4.5%
63	2.952	5.0%
64+	3.000	3.4%

Weighted Average 1.7471

Rate Tables and Factors: Introduction

Moda Health Plan, Inc.

Rate changes are not the same for all policies and vary between 6.6% and 11.4%. Changes will vary by plan due to updated plan relativities, by network due to updated network factors, by geographic area due to different area factors, and as a result of rounding differences in final rates. Plan specific benefit changes are detailed in Exhibit 2 and plan relativity updates are shown in Exhibit 6. A complete distribution of rate changes appears in Exhibit 3.

Rates are varied by geographic area. The Oregon age curve is used to calculate age specific rates. Final rates are rounded to the nearest dollar. When necessary, rates for the 64+ category are rounded down to meet the 3:1 age banding requirement.

Rates by plan, region, and age can be calculated as detailed below. The sample family used in these calculations have the Moda Health Beacon Gold 1000 plan. The family consists of a 40-year old subscriber with a 38-year old spouse and four children, ages 15, 12, 5, and 2. They live in Region 5.

Sample Rate Calculation			
Moda Health Affinity Gold 1000			
Rating Area 5			
(A) Plan Adjusted Index Rate		\$1,009.99	
(B) Calibrated Plan Adjusted Index Rate		\$574.65	
(C) Area Factor		1.065752109	
(D) Base Rate (B*C)		\$612.44	
Relationship	Age	Age Factor	Premium (D*Age Factor)
Subscriber	40	1.278	\$529.00
Spouse	38	1.246	\$516.00
Dependent	15	0.635	\$263.00
Dependent	12	0.635	\$263.00
Dependent	5	0.635	\$263.00
Dependent	2	0.635	\$0.00
Monthly Family Premium			\$1,834.00

Rates are charged to no more than the three oldest covered children under 21 for family coverage.

Area factors have been updated as follows:

Rating Area	Enrollment Weight	2025 Factors	2025 Normalized Factors	2026 Factors	Change
1 - Portland	29.3%	0.8922	0.8947	0.8947	+0.0%
2 - Eugene	8.0%	0.9601	0.9628	0.9628	+0.0%
3 - Salem	5.7%	1.0135	1.0163	1.0163	+0.0%
4 - Bend	1.0%	1.0627	1.0657	1.0657	+0.0%
5 - Coast	14.4%	1.0628	1.0658	1.0658	+0.0%
6 - Eastern Oregon	11.3%	1.1064	1.1095	1.1095	+0.0%
7 - Medford	30.3%	1.0315	1.0344	1.0344	+0.0%
Calibration Factor	100.0%	0.9972	1.0000	1.0000	

Complete rate tables and geographic average rates appear on the following pages.

Risk Adjustment Transfer Calculation

Moda Health Plan, Inc.

	2024 as of Rate Filing Deadline		2026 Projected	
Estimated Statewide Average Premium PMPM	\$635.08		\$699.07	
% of premium that applies towards risk adjustment	86%		86%	
(A) Applicable premium	\$546.17		\$601.20	
<u>Adjustments without Risk Selection</u>	Plan	Statewide	Plan	Statewide
(B) Metallic Level Actuarial Value	0.682	0.676	0.682	0.676
(C) Allowable Rating Factor	1.748	1.721	1.748	1.721
(D) Induced Demand Factor	1.029	1.027	1.029	1.027
(E) Geographic Cost Factor	1.056	0.998	1.056	0.998
(F) Adjustment Factor without Risk Selection (B*C*D*E)	1.296	1.193	1.296	1.193
(G) Expected Plan Premium PMPM without Risk Selection [A / F (Statewide) * F (Plan)]		\$593.44		\$653.24
<u>Adjustments with Risk Selection</u>	Plan	Statewide	Plan	Statewide
(H) Risk Score	1.336	1.238	1.320	1.238
(I) Induced Demand Factor	1.029	1.027	1.029	1.027
(J) Geographic Cost Factor	1.056	0.998	1.056	0.998
(K) Adjustment with Risk Selection (H*I*J)	1.452	1.269	1.435	1.269
(L) Expected Plan Premium PMPM with Risk Selection [A / K (Statewide) * K (Plan)]		\$625.04		\$679.71
(M) Risk Adjustment Transfer (receivable = positive; payable = negative)		\$25.01		\$20.96

*adjustment factor applied to match Wakely PMPM

Exhibit 1: Development of Rate Changes

Moda Health Plan, Inc.

Experience Period (from January 1, 2024 to December 31, 2024)

Rating Period (from January 1, 2026 to December 31, 2026)

	Formula	Experience	Total	PMPM	% of Revenue
(A)		Experience Period Member Months	346,535		
(B)		Expected Member Months in the Rating Period	396,310		
(C)		Experience Period Premium	\$234,011,073	\$675.29	100.00%
(D)		Experience Period Completed Incurred Claims	\$206,371,627	\$595.53	88.19%
(E)		Experience Period Medical Loss Ratio	88.19%		
(F)		Experience Period Completed Allowed Claims	\$289,714,528	\$836.03	
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		Claims development:	Total	PMPM
(G)		Experience Period EHB Completed Allowed Claims	\$289,308,210	\$834.86
(H)		Trend Factor	1.217	
(I)		Morbidity Adjustment	1.000	
(J)		Demographic Shift	1.000	
(K)		Plan Design Changes	1.000	
(L)		Other	1.000	
(M)	G*H*I*J*K*L	Projected Index Rate		\$1,015.61
(N)		Reinsurance		\$91.40
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(P)		Exchange User Fees		2.42%
(Q)	(M-N-O)/(1-P)	Market Adjusted Index Rate		\$918.06
(R)		AV and Cost Sharing Design of Plan	0.7508	
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(U)	Q*R*S*T	Projected Incurred Claims	\$273,550,764	\$690.24

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(V)		Administrative Expenses	\$19,759,811	\$49.86	6.35%
(W)		Commissions	\$2,377,860	\$6.00	0.76%
(X)		Taxes and Fees	\$6,415,822	\$16.19	2.06%
(Y)	V+W+X	Total Administrative Costs	\$28,553,493	\$72.05	9.17%

		Premium development	Total	PMPM
(C)		Experience Period Premium	\$234,011,073	\$675.29
(Z)		Adjustments for Approved Rate Changes	1.081	
(AA)	C*Z	Adjusted Earned Premium	\$252,965,970	\$729.99

		Proposed Base Rate Development:	Total	PMPM	% of Revenue
(U)		Projected Incurred Claims	\$273,550,764	\$690.24	87.83%
(Y)		Total Administrative Costs	\$28,553,493	\$72.05	9.17%
(AB)		Margin / Profit	\$9,343,431	\$23.58	3.00%
(AC)	(U+Y)/(1-AB)	Required Revenue	\$311,447,688	\$785.87	100.00%
(AD)		Requested Base Rate	\$311,447,688	\$785.87	100.00%
(AE)		Requested Rate Increase (From Exhibit 3)	9.2%		
(AF)	U/AC	Target Medical Loss Ratio	87.83%		
(AG)	U/(AC-X)	Federal MLR Calculation	89.68%		

Exhibit 2: Summary of Benefit Changes

Moda Health Plan, Inc.

Covered benefit level changes

For plans that have embedded pediatric dental benefits:

- changed coverage for cleanings from once every 6 months to twice per calendar year
- changed coverage for fluoride from once every 6 months to twice per calendar year for under age 19

Member cost sharing changes

Plan	Changes
All Oregon Standard Plans	Updated to match revised 2026 Oregon Standard plans
Moda Health Affinity Silver 3000	OOPM decreased from \$8,400 / \$17,400 to \$8,000 / \$16,000
Moda Health Affinity Silver 3000 - 73% CSR Moda Health Affinity Silver 3400 - 73% CSR	Deductible changed from \$2,600 / \$5,200 to \$3,000 / \$6,000 OOPM increased from \$6,500 / \$13,000 to \$7,000 / \$14,000
Moda Health Affinity Silver 3000 - 87% CSR Moda Health Affinity Silver 3400 - 87% CSR	Deductible changed from \$1,200 / \$2,400 to \$1,500 / \$3,000 OOPM increased from \$2,100 / \$4,200 to \$2,500 / \$5,000
Moda Health Affinity Silver 4500	OOPM increased from \$7,600 / \$15,200 to \$8,000 / \$16,000
Moda Health Affinity Silver 4500 - 73% CSR	OOPM increased from \$6,300 / \$12,600 to \$7,000 / \$14,000
Moda Health Affinity Silver 4500 - 87% CSR	Deductible changed from \$1,100 / \$2,200 to \$1,500 / \$3,000 OOPM increased from \$2,200 / \$4,400 to \$2,500 / \$5,000
Moda Health Affinity Silver 6000	OOPM increased from \$7,800 / 15,600 to \$8,250 / \$16,500
Moda Health Affinity Silver 6000 - 73% CSR	Deductible changed from \$2,750 / \$5,500 to \$3,000 / \$6,000 OOPM increased from \$6,950 / \$13,900 to \$7,000 / \$14,000
Moda Health Affinity Silver 6000 - 87% CSR	Deductible changed from \$1,000 / \$2,000 to \$1,500 / \$3,000 OOPM increased from \$2,200 / \$4,400 to \$2,500 / \$5,000
Moda Health Affinity Bronze 8000	Deductible changes from \$7,750 / \$15,500 to \$8,000 / \$16,000 OOPM increased from \$8,500 / \$17,000 to \$9,250 / \$18,500
Moda Health Affinity Bronze 9000	OOPM increased from \$9,200 / \$18,400 to \$9,500 / \$19,000

Changes to exclusions

No changes.

Elimination of plans

No changes.

Implementation of new plan designs

No changes.

Provider network changes

No changes.

New utilization of prior authorization programs

No changes.

Changes to eligibility requirements

No changes.

Any other change in the plan offerings that impact costs or coverage provided

No changes.

Exhibit 3: Summary of Rate Changes

Moda Health Plan, Inc,

2026 Rate Effective Date	Requested Annual Rate Change From Last Effective Date	Minimum Rate Change	Maximum Rate Change	Renewing Members
January	9.2%	6.6%	11.4%	32,496
Total	9.2%	6.6%	11.4%	32,496

Distribution of rate changes (across all effective dates)

Rate Increase	Distribution	Members
Less than 7%	22%	7,165
7% to 8%	9%	2,871
8% to 9%	8%	2,706
9% to 10%	15%	4,867
10% to 11%	20%	6,397
Greater than 11%	26%	8,490

Estimate of Contributing Factors in Rate Request

Contributing Factors	Magnitude of Impact
Year 2 Trend	8.2%
Change in Year 1 Trend	0.7%
Administrative Expense	-0.1%
Taxes and Fees	0.8%
Profit & Risk Load	1.0%
Other	-1.4%
Total	9.2%

Exhibit 4.1: Trend Information and Projection

Moda Health Plan, Inc.

Medical Only

		Utilization Trend			Cost Trend			Total Trend			Annualized Trends		
Category	Category Weights	Year 1	Year 2	Total	Year 1	Year 2	Total	Year 1	Year 2	Total	Utilization	Cost	Total
Inpatient	19.6%	0.0%	0.0%	0.0%	16.0%	7.0%	24.1%	16.0%	7.0%	24.1%	0.0%	11.4%	11.4%
Physician	42.7%	1.0%	1.0%	2.0%	6.0%	6.0%	12.4%	7.1%	7.1%	14.6%	1.0%	6.0%	7.1%
Other	37.7%	2.0%	2.0%	4.0%	16.0%	7.0%	24.1%	18.3%	9.1%	29.1%	2.0%	11.4%	13.6%
Medical Subtotal	100.0%	1.2%	1.2%	2.4%	11.7%	6.6%	19.1%	13.0%	7.9%	21.9%	1.2%	9.1%	10.4%

Medical, Pharmacy, and Capitation

		Utilization Trend			Cost Trend			Total Trend			Annualized Trends		
Category	Category Weights	Year 1	Year 2	Total	Year 1	Year 2	Total	Year 1	Year 2	Total	Utilization	Cost	Total
Medical	82.2%	1.2%	1.2%	2.4%	11.7%	6.6%	19.1%	13.0%	7.9%	21.9%	1.2%	9.1%	10.4%
Pharmacy	17.8%	2.5%	2.5%	5.1%	7.0%	7.0%	14.5%	9.7%	9.7%	20.3%	2.5%	7.0%	9.7%
Capitation	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	100.0%	1.4%	1.4%	2.9%	10.9%	6.7%	18.3%	12.4%	8.2%	21.7%	1.4%	8.7%	10.3%

Exhibit 4.2: Trend Information and Projection

Moda Health Plan, Inc.

Month	Completed	Normalized	Rolling 12-Month	Rolling 12-Month
	Allowed PMPM	Completed Allowed PMPM	Normalized Completed Allowed PMPM	Normalized Trend
2021-01	\$785.72	\$447.28		
2021-02	\$690.13	\$392.23		
2021-03	\$867.50	\$493.21		
2021-04	\$896.34	\$508.94		
2021-05	\$765.52	\$435.07		
2021-06	\$852.96	\$485.38		
2021-07	\$806.28	\$459.75		
2021-08	\$824.26	\$469.90		
2021-09	\$810.48	\$462.19		
2021-10	\$904.07	\$514.35		
2021-11	\$825.38	\$469.00		
2021-12	\$872.57	\$495.01	\$469.12	
2022-01	\$757.25	\$427.71	\$467.70	
2022-02	\$768.50	\$434.74	\$471.44	
2022-03	\$867.01	\$489.91	\$471.08	
2022-04	\$840.29	\$474.48	\$468.16	
2022-05	\$785.97	\$443.88	\$469.05	
2022-06	\$840.80	\$474.70	\$468.09	
2022-07	\$799.87	\$451.21	\$467.48	
2022-08	\$885.64	\$499.89	\$469.82	
2022-09	\$812.83	\$458.59	\$469.61	
2022-10	\$875.09	\$492.88	\$467.44	
2022-11	\$931.56	\$523.39	\$471.65	
2022-12	\$847.17	\$475.27	\$469.86	0.2%
2023-01	\$844.38	\$470.24	\$473.63	1.3%
2023-02	\$781.45	\$436.27	\$474.10	0.6%
2023-03	\$869.36	\$485.51	\$473.61	0.5%
2023-04	\$858.61	\$478.72	\$473.94	1.2%
2023-05	\$888.55	\$495.51	\$478.35	2.0%
2023-06	\$888.60	\$496.05	\$480.09	2.6%
2023-07	\$845.28	\$471.85	\$481.98	3.1%
2023-08	\$930.96	\$519.28	\$483.40	2.9%
2023-09	\$886.80	\$493.74	\$486.41	3.6%
2023-10	\$1,054.60	\$587.14	\$493.96	5.7%
2023-11	\$880.38	\$489.75	\$491.10	4.1%
2023-12	\$898.05	\$499.78	\$493.13	5.0%
2024-01	\$834.46	\$468.43	\$492.92	4.1%
2024-02	\$819.88	\$462.64	\$495.09	4.4%
2024-03	\$852.86	\$481.30	\$494.66	4.4%
2024-04	\$853.38	\$482.31	\$494.89	4.4%
2024-05	\$891.56	\$505.31	\$495.77	3.6%
2024-06	\$811.48	\$460.48	\$492.63	2.6%
2024-07	\$875.57	\$497.58	\$494.71	2.6%
2024-08	\$898.36	\$510.57	\$494.15	2.2%
2024-09	\$848.21	\$481.63	\$493.13	1.4%
2024-10	\$986.22	\$559.45	\$491.41	-0.5%
2024-11	\$936.65	\$531.08	\$494.76	0.7%
2024-12	\$1,042.50	\$590.37	\$501.95	1.8%

Exhibit 6: Plan Relativities

Moda Health Plan, Inc.

	Plan ID	Marketing Name	Metal Tier	Plan Actuarial Value	AV Calculator Used	Previous Filing Plan Relativity	Plan Relativity	% change in plan relativity	Identify quarter and year	Benefit Substitution(s)	Exchange Status	Geographic Areas Offered	Pediatric Dental Embedded
1	39424OR1670001	Moda Health Oregon Standard Gold Affinity	Gold	82.0%	Yes	1.066	1.079	1.2%	Q1 2026	No	Both	1,2,3,4,5,6,7	No
2	39424OR1670002	Moda Health Oregon Standard Silver Affinity	Silver	71.9%	Yes	0.909	0.902	-0.7%	Q1 2026	No	Both	1,2,3,4,5,6,7	No
3	39424OR1670003	Moda Health Oregon Standard Bronze Affinity	Bronze	64.7%	Yes	0.717	0.743	3.7%	Q1 2026	No	Both	1,2,3,4,5,6,7	No
4	39424OR1690001	Moda Health Affinity Gold 250	Gold	80.8%	Yes	1.097	1.120	2.1%	Q1 2026	No	Both	1,2,3,4,5,6,7	Yes
5	39424OR1700001	Moda Health Affinity Gold 1000	Gold	79.9%	Yes	1.076	1.100	2.2%	Q1 2026	No	Both	1,2,3,4,5,6,7	Yes
6	39424OR1680008	Moda Health Affinity Gold 1500	Gold	78.9%	Yes	1.028	1.052	2.4%	Q1 2026	No	Both	1,2,3,4,5,6,7	No
7	39424OR1690002	Moda Health Affinity Silver 2900 Direct	Silver	71.2%	Yes	0.870	0.898	3.2%	Q1 2026	No	Off	1,2,3,4,5,6,7	Yes
8	39424OR1690003	Moda Health Affinity Silver 3000	Silver	71.9%	Yes	0.942	0.954	1.2%	Q1 2026	No	Both	1,2,3,4,5,6,7	Yes
9	39424OR1680001	Moda Health Affinity Silver 3500 Direct	Silver	70.7%	Yes	0.846	0.873	3.2%	Q1 2026	No	Off	1,2,3,4,5,6,7	No
10	39424OR1680002	Moda Health Affinity Silver 3400	Silver	71.6%	Yes	0.922	0.928	0.6%	Q1 2026	No	Both	1,2,3,4,5,6,7	No
11	39424OR1670004	Moda Health Affinity Silver 3650 Direct	Silver	71.2%	Yes	0.829	0.855	3.2%	Q1 2026	No	Off	1,2,3,4,5,6,7	No
12	39424OR1680003	Moda Health Affinity Silver 4400 Direct	Silver	70.7%	Yes	0.812	0.838	3.2%	Q1 2026	No	Off	1,2,3,4,5,6,7	No
13	39424OR1680004	Moda Health Affinity Silver 4500	Silver	70.9%	Yes	0.903	0.900	-0.3%	Q1 2026	No	Both	1,2,3,4,5,6,7	No
14	39424OR1660001	Moda Health Affinity Silver 6000	Silver	70.8%	Yes	0.882	0.876	-0.7%	Q1 2026	No	Both	1,2,3,4,5,6,7	No
15	39424OR1680005	Moda Health Affinity Bronze 8000	Bronze	64.9%	Yes	0.731	0.741	1.5%	Q1 2026	No	Both	1,2,3,4,5,6,7	No
16	39424OR1660002	Moda Health Affinity Bronze 9000	Bronze	64.7%	Yes	0.722	0.741	2.7%	Q1 2026	No	Both	1,2,3,4,5,6,7	No
17	39424OR1680007	Moda Health Affinity Bronze HDHP 7500	Bronze	64.1%	Yes	0.708	0.729	3.0%	Q1 2026	No	Both	1,2,3,4,5,6,7	No

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	119,110,933		119,110,933	120,676,548
2. Stocks (Schedule D):				
2.1 Preferred stocks			0	0
2.2 Common stocks	59,653,225		59,653,225	69,757,764
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)			0	0
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	0
5. Cash (\$ (4,054,393), Schedule E - Part 1), cash equivalents (\$ 840,981, Schedule E - Part 2) and short-term investments (\$, Schedule DA)	(3,213,412)		(3,213,412)	(10,009,538)
6. Contract loans, (including \$ premium notes)			0	0
7. Derivatives (Schedule DB)			0	0
8. Other invested assets (Schedule BA)			0	0
9. Receivables for securities			0	0
10. Securities lending reinvested collateral assets (Schedule DL)			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	175,550,746	0	175,550,746	180,424,774
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	707,982		707,982	698,376
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	982,964	51,325	931,639	853,147
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)			0	0
15.3 Accrued retrospective premiums (\$ 0) and contracts subject to redetermination (\$ 10,992,526)	10,992,526		10,992,526	12,004,508
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	100,742,546		100,742,546	23,522,939
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts	4,445,397		4,445,397	0
17. Amounts receivable relating to uninsured plans	33,882,624	1,188,901	32,693,723	28,738,176
18.1 Current federal and foreign income tax recoverable and interest thereon	7,217,996		7,217,996	10,722,435
18.2 Net deferred tax asset	3,699,756	3,699,756	0	468,496
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software	5,735,934	5,735,934	0	0
21. Furniture and equipment, including health care delivery assets (\$)			0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	26,688,194		26,688,194	27,782,983
24. Health care (\$ 28,851,599) and other amounts receivable	192,729,478	2,118,713	190,610,765	145,832,972
25. Aggregate write-ins for other-than-invested assets	2,891,379	2,640,213	251,166	203,343
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	566,267,522	15,434,842	550,832,680	431,252,149
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	566,267,522	15,434,842	550,832,680	431,252,149
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Miscellaneous prepaids	2,372,914	2,372,914	0	0
2502. Miscellaneous receivables	518,465	267,299	251,166	203,343
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	2,891,379	2,640,213	251,166	203,343

LIABILITIES, CAPITAL AND SURPLUS

	Current Year			Prior Year
	1 Covered	2 Uncovered	3 Total	4 Total
1. Claims unpaid (less \$6,830,000 reinsurance ceded)	59,706,400	3,636,000	63,342,400	67,165,000
2. Accrued medical incentive pool and bonus amounts	3,346,409		3,346,409	4,047,700
3. Unpaid claims adjustment expenses.....	4,971,501	303,000	5,274,501	3,818,850
4. Aggregate health policy reserves, including the liability of \$0 for medical loss ratio rebate per the Public Health Service Act	33,227,904		33,227,904	20,115,714
5. Aggregate life policy reserves.....			0	0
6. Property/casualty unearned premium reserves.....			0	0
7. Aggregate health claim reserves.....			0	0
8. Premiums received in advance.....	10,119,620		10,119,620	8,979,059
9. General expenses due or accrued.....	9,496,887		9,496,887	9,302,539
10.1 Current federal and foreign income tax payable and interest thereon (including \$ on realized capital gains (losses)) ...			0	0
10.2 Net deferred tax liability.....			0	0
11. Ceded reinsurance premiums payable.....	109,069,289		109,069,289	384,700
12. Amounts withheld or retained for the account of others.....			0	0
13. Remittances and items not allocated.....	142,310		142,310	301,513
14. Borrowed money (including \$ current) and interest thereon \$ (including \$ current).....			0	10,007,495
15. Amounts due to parent, subsidiaries and affiliates.....	879		879	2,459,816
16. Derivatives.....			0	0
17. Payable for securities.....			0	0
18. Payable for securities lending			0	0
19. Funds held under reinsurance treaties (with \$ authorized reinsurers, \$0 unauthorized reinsurers and \$0 certified reinsurers).....			0	0
20. Reinsurance in unauthorized and certified (\$) companies			0	0
21. Net adjustments in assets and liabilities due to foreign exchange rates			0	0
22. Liability for amounts held under uninsured plans.....	241,240,457		241,240,457	198,316,495
23. Aggregate write-ins for other liabilities (including \$ current).....	255,073	0	255,073	493,401
24. Total liabilities (Lines 1 to 23).....	471,576,729	3,939,000	475,515,729	325,392,282
25. Aggregate write-ins for special surplus funds.....	XXX	XXX	0	0
26. Common capital stock.....	XXX	XXX	2,500,000	2,500,000
27. Preferred capital stock.....	XXX	XXX		
28. Gross paid in and contributed surplus.....	XXX	XXX	75,446,865	73,186,787
29. Surplus notes.....	XXX	XXX	20,000,000	35,000,000
30. Aggregate write-ins for other-than-special surplus funds.....	XXX	XXX	0	0
31. Unassigned funds (surplus).....	XXX	XXX	(22,629,914)	(4,826,920)
32. Less treasury stock, at cost:				
32.1 shares common (value included in Line 26 \$).....	XXX	XXX		
32.2 shares preferred (value included in Line 27 \$).....	XXX	XXX		
33. Total capital and surplus (Lines 25 to 31 minus Line 32).....	XXX	XXX	75,316,951	105,859,867
34. Total liabilities, capital and surplus (Lines 24 and 33)	XXX	XXX	550,832,680	431,252,149
DETAILS OF WRITE-INS				
2301. Unclaimed Property	255,073		255,073	493,401
2302.				
2303.				
2398. Summary of remaining write-ins for Line 23 from overflow page	0	0	0	0
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)	255,073	0	255,073	493,401
2501.	XXX	XXX		
2502.	XXX	XXX		
2503.	XXX	XXX		
2598. Summary of remaining write-ins for Line 25 from overflow page	XXX	XXX	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	XXX	XXX	0	0
3001.	XXX	XXX		
3002.	XXX	XXX		
3003.	XXX	XXX		
3098. Summary of remaining write-ins for Line 30 from overflow page	XXX	XXX	0	0
3099. Totals (Lines 3001 through 3003 plus 3098)(Line 30 above)	XXX	XXX	0	0

STATEMENT OF REVENUE AND EXPENSES

	Current Year		Prior Year
	1 Uncovered	2 Total	3 Total
1. Member Months.....	XXX	1,281,253	1,112,421
2. Net premium income (including \$ non-health premium income)	XXX	477,917,824	618,743,630
3. Change in unearned premium reserves and reserve for rate credits	XXX	0	
4. Fee-for-service (net of \$ medical expenses).....	XXX	0	
5. Risk revenue	XXX	0	
6. Aggregate write-ins for other health care related revenues	XXX	2,940,236	2,289,222
7. Aggregate write-ins for other non-health revenues	XXX	0	0
8. Total revenues (Lines 2 to 7)	XXX	480,858,060	621,032,852
Hospital and Medical:			
9. Hospital/medical benefits		445,096,443	370,851,623
10. Other professional services		61,966,823	41,277,263
11. Outside referrals		56,402,263	42,368,636
12. Emergency room and out-of-area		48,349,679	43,196,255
13. Prescription drugs		123,184,342	106,862,951
14. Aggregate write-ins for other hospital and medical.....	0	0	0
15. Incentive pool, withhold adjustments and bonus amounts		4,022,728	6,491,892
16. Subtotal (Lines 9 to 15)	0	739,022,278	611,048,620
Less:			
17. Net reinsurance recoveries		284,867,193	37,837,368
18. Total hospital and medical (Lines 16 minus 17)	0	454,155,085	573,211,252
19. Non-health claims (net)			
20. Claims adjustment expenses, including \$ 16,626,027 cost containment expenses		48,078,595	53,410,308
21. General administrative expenses		24,508,859	41,377,627
22. Increase in reserves for life and accident and health contracts (including \$ increase in reserves for life only)		0	0
23. Total underwriting deductions (Lines 18 through 22).....	0	526,742,539	667,999,187
24. Net underwriting gain or (loss) (Lines 8 minus 23)	XXX	(45,884,479)	(46,966,335)
25. Net investment income earned (Exhibit of Net Investment Income, Line 17)		4,938,403	300,752
26. Net realized capital gains (losses) less capital gains tax of \$872,998		3,284,134	(902,197)
27. Net investment gains (losses) (Lines 25 plus 26)	0	8,222,537	(601,445)
28. Net gain or (loss) from agents' or premium balances charged off [(amount recovered \$) (amount charged off \$)]			
29. Aggregate write-ins for other income or expenses	0	1,452,200	1,154,821
30. Net income or (loss) after capital gains tax and before all other federal income taxes (Lines 24 plus 27 plus 28 plus 29)	XXX	(36,209,742)	(46,412,959)
31. Federal and foreign income taxes incurred	XXX	(8,090,994)	(10,482,610)
32. Net income (loss) (Lines 30 minus 31)	XXX	(28,118,748)	(35,930,349)
DETAILS OF WRITE-INS			
0601. Service Agreement and Participating Program Revenue (see Note 10E)	XXX	2,940,236	2,289,222
0602.	XXX		0
0603.	XXX		0
0698. Summary of remaining write-ins for Line 6 from overflow page	XXX	0	0
0699. Totals (Lines 0601 through 0603 plus 0698)(Line 6 above)	XXX	2,940,236	2,289,222
0701.	XXX		0
0702.	XXX		0
0703.	XXX		0
0798. Summary of remaining write-ins for Line 7 from overflow page	XXX	0	0
0799. Totals (Lines 0701 through 0703 plus 0798)(Line 7 above)	XXX	0	0
1401.			0
1402.			0
1403.			0
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0	0
1499. Totals (Lines 1401 through 1403 plus 1498)(Line 14 above)	0	0	0
2901. Miscellaneous Income		1,452,200	1,154,821
2902.			0
2903.			
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0	0
2999. Totals (Lines 2901 through 2903 plus 2998)(Line 29 above)	0	1,452,200	1,154,821

STATEMENT OF REVENUE AND EXPENSES (Continued)

	1 Current Year	2 Prior Year
CAPITAL AND SURPLUS ACCOUNT		
33. Capital and surplus prior reporting year.....	105,859,867	110,520,112
34. Net income or (loss) from Line 32	(28,118,748)	(35,930,349)
35. Change in valuation basis of aggregate policy and claim reserves		
36. Change in net unrealized capital gains (losses) less capital gains tax of \$ 392,229	1,475,533	8,601,631
37. Change in net unrealized foreign exchange capital gain or (loss)		
38. Change in net deferred income tax	(1,465,206)	(886,047)
39. Change in nonadmitted assets	10,305,427	(1,445,480)
40. Change in unauthorized and certified reinsurance	0	0
41. Change in treasury stock	0	0
42. Change in surplus notes	(15,000,000)	(25,000,000)
43. Cumulative effect of changes in accounting principles.....		
44. Capital Changes:		
44.1 Paid in	0	0
44.2 Transferred from surplus (Stock Dividend).....	0	0
44.3 Transferred to surplus.....		
45. Surplus adjustments:		
45.1 Paid in	2,260,078	50,000,000
45.2 Transferred to capital (Stock Dividend)		
45.3 Transferred from capital		
46. Dividends to stockholders		
47. Aggregate write-ins for gains or (losses) in surplus	0	0
48. Net change in capital and surplus (Lines 34 to 47)	(30,542,916)	(4,660,245)
49. Capital and surplus end of reporting period (Line 33 plus 48)	75,316,951	105,859,867
DETAILS OF WRITE-INS		
4701.		
4702.		
4703.		
4798. Summary of remaining write-ins for Line 47 from overflow page	0	0
4799. Totals (Lines 4701 through 4703 plus 4798)(Line 47 above)	0	0



SUPPLEMENT FOR THE YEAR 2024 OF THE Moda Health Plan, Inc.

SUPPLEMENTAL HEALTH CARE EXHIBIT - PART 1

(To Be Filed by April 1 - Not for Rebate Purposes - See Cautionary Statement at https://content.naic.org/sites/default/files/inline-files/committees_e_app_blanks_related_srce_cautionary_statement.pdf)
REPORT FOR: 1. CORPORATION Moda Health Plan, Inc.
2. 601 SW Second Ave Portland, OR 97204

(LOCATION)

Table with columns: NAIC Group Code, 1313, BUSINESS IN THE STATE OF Oregon, DURING THE YEAR 2024, NAIC Company Code, 47098. Rows include categories like Premium, Health Care Quality Expenses Incurred, Claims Adjustment Expenses, and Claims Adjustment Expense Ratio.

SUPPLEMENT FOR THE YEAR 2024 OF THE Moda Health Plan, Inc.

SUPPLEMENTAL HEALTH CARE EXHIBIT - PART 1 (Continued)

	Business Subject to MLR										13	14	15			
	Comprehensive Health Coverage			Mini-Med Plans			Expatriate Plans							11	12	13
	1	2	3	4	5	6	7	8	9	10						
Individual	Small Group Employer	Large Group Employer	Individual	Small Group Employer	Large Group Employer	Small Group	Large Group	Student Health Plans	Government Business (excluded by statute)	Other Health Business	Medicare Advantage Part C and Medicare Part D Stand-Alone Subject to ACA	Subtotal (Cols. 1 through 12)	Uninsured Plans	Total 13 + 14		
10. General and Administrative (G&A) Expenses:																
10.1 Direct sales salaries and benefits	3,455,627	622,217	1,284,075								2,223,616	1,888,104	9,530,645	25,279,421		
10.2 Agents and brokers fees and commissions	891,472	194,015	95,098								429,793	2,000,571	2,000,571	2,000,571		
10.3 Other taxes (excluding taxes on Lines 1.5 through 1.7 and Line 14 below)	833,562	157,331	399,751								556,391	455,457	2,282,512	6,098,015		
10.4 Other general and administrative expenses	2,897,425	563,848	1,110,069								1,822,341	1,832,286	8,215,669	19,854,319		
10.4a Community Benefit Expenditures (informational only)																
10.5 Total general and administrative (Lines 10.1 + 10.2 + 10.3 + 10.4)	8,168,106	1,567,411	2,899,027								5,112,143	4,256,040	22,012,727	55,232,326		
11. Underwriting Gain/(Loss) (Lines 1.12 - 5.7 - 6.6 - 8.3 - 10.5)	(8,381,508)	(8,750,428)	(3,917,408)								(1,221,956)	(8,789,388)	(31,060,296)	(127,191,056)		
12. Income from fees of uninsured plans	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	95,102,256		
13. Net investment and other gain/(loss)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,870,789		
14. Federal income taxes (excluding taxes on Line 1.5 above)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1,224,607)		
15. Net gain or (loss) (Lines 11 + 12 + 13 + 14)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(2,983,404)		
16. ICD-10 Implementation Expenses (informational only; already included in general expenses and line 10.4)																
16. 16a ICD-10 Implementation Expenses (informational only; already included in line 10.4)																
OTHER INDICATORS:																
1. Number of certificates/policies	19,512	7,409	10,065											67,779		
2. Number of Covered Lives	27,819	11,314	17,429											87,335		
3. Number of Groups	XXX	1,196	163	XXX										1,359		
4. Member Months	354,082	113,755	211,977											1,048,294		

Is run off business reported in Columns 1 through 9 or 12? Yes [] No [X] If yes, show the amount of premiums and claims included. Premiums \$ Claims \$

	AFFORDABLE CARE ACT (ACA) RECEIPTS, PAYMENTS, RECEIVABLES and PAYABLES					
	Current Year			Prior Year		
	1	2	3	4	5	6
Individual Plans	Small Group Employer Plans	Large Group Employer Plans	Individual Plans	Small Group Employer Plans	Large Group Employer Plans	Total
ACA Receivables and Payables						
1. Permanent ACA Risk Adjustment Program						
1.0 Premium adjustments receivable/(payable)	8,754,288	(1,108,073)	15,985,549	(3,886,885)		
2. Transitional ACA Reinsurance Program						
2.0 Total amounts recoverable for claims (paid & unpaid)		XXX		XXX		
3. Temporary ACA Risk Corridors Program						
3.1 Acquired retrospective premium						
3.2 Reserve for rate credits or policy experience refunds						
ACA Receipts and Payments						
4. Permanent ACA Risk Adjustment Program	11,645,825	(2,310,825)	16,488,257	(289,571)		
4.0 Premium adjustments receipts/(payments)						
5. Transitional ACA Reinsurance Program						
5.0 Amounts received for claims		XXX		XXX		
6. Temporary ACA Risk Corridors Program						
6.1 Retrospective premium received						
6.2 Rate credits or policy experience refunds paid						

SUPPLEMENTAL HEALTH CARE EXHIBIT - PART 2
(To Be Filed by April 1 - Not for Rebate Purposes)

SUPPLEMENT FOR THE YEAR 2024 OF THE Moda Health Plan, Inc.

REPORT FOR: 1. CORPORATION 1313 BUSINESS IN THE STATE OF Oregon DURING THE YEAR 2024 (LOCATION) NAIC Company Code 47098

2. 601 SW Second Ave Portland, OR 97204

	BUSINESS IN THE STATE OF										13		
	Oregon												
	Comprehensive Health Coverage			Business Subject to MLR			Expatriate Plans:				12		
	1	2	3	4	5	6	7	8	9	10		11	
	Individual	Small Group Employer	Large Group Employer	Individual	Small Group Employer	Large Group Employer	Small Group	Large Group	Student Health Plans	Government Business (excluded by statute)	Other Health Business	Medicare Advantage Part C and Medicare Part D Stand-Alone Subject to ACA	Total (a)
1. Health Premiums Earned:													
1.1 Direct premiums written	242,173,810	62,885,741	142,553,641								82,514,528	80,585,166	610,823,886
1.2 Unearned premium prior year													
1.3 Change in unearned premium current year													
1.4 Change in assumed premium (Lines 1.2 - 1.3)													
1.5 Paid rate credits													
1.6 Reserve for rate credits current year	842,017	313,811	7,653,073									39,000	8,823,901
1.7 Reserve for rate credits prior year	792,888	1,465,428	8,631,918									39,000	10,880,234
1.8 Change in reserve for rate credits (Lines 1.6 - 1.7)	59,129	(1,151,617)	(896,845)										(2,050,333)
1.9 Premium balances written off													
1.10 Group conversion charge													
1.11 Total direct premiums earned (Lines 1.1 + 1.4 - 1.9 + 1.10)	242,173,810	62,885,741	142,553,641								82,514,528	80,585,166	610,823,886
1.12 Assumed less Coded premiums earned from affiliates													
1.13 Net Assumed less Coded premiums earned from non-affiliates													
1.14 Coded premiums earned to non-affiliates	95,327,172	29,826,599	58,885,410								34,164,190	14,945,922	233,149,233
1.15 Other Adjustments due to MLR calculation - Premiums	146,787,509	34,221,759	84,655,076								46,350,338	65,700,244	379,724,926
1.16 Net premiums earned (Lines 1.11 - 1.5 - 1.8 + 1.12 + 1.13 - 1.14 + 1.15)	231,100,525	60,564,120	130,616,617								66,553,399	85,273,325	574,107,966
2. Direct Claims Incurred:													
2.1 Paid claims during the year	34,388,000	11,743,000	20,688,000								8,006,000	7,703,000	82,530,000
2.2 Direct claim liability current year	29,088,000	4,859,000	17,431,000								6,963,000	11,055,000	68,946,000
2.3 Direct claim liability prior year													
2.4 Direct claim reserves current year													
2.5 Direct claim reserves prior year													
2.6 Direct contract reserves current year													
2.7 Direct contract reserves prior year													
2.8 Paid rate credits													
2.9 Reserve for rate credits current year													
2.10 Reserve for rate credits prior year													
2.11 Incurred medical incentive pools and bonuses (Lines 2.11a + 2.11b - 2.11c)	1,883,229	437,152	1,883,229										
2.11a Paid medical incentive pools and bonuses current year	3,484,755	161,749	563,441										
2.11b Accrued medical incentive pools and bonuses current year	2,446,174	275,403	624,832										
2.11c Accrued medical incentive pools and bonuses prior year	4,047,700												
2.12 Net health care receivables (Lines 2.12a - 2.12b)													
2.12a Health care receivables current year	6,430,644	2,184,579	4,070,858										
2.12b Health care receivables prior year	8,133,517	1,484,485	4,984,067										
2.13 Group conversion charge													
2.14 Multi-option coverage blended rate adjustment													
2.15 Total incurred claims (Lines 2.1 + 2.2 + 2.3 + 2.4 + 2.5 + 2.6 - 2.7 + 2.8 + 2.9 - 2.10 + 2.11 - 2.12 + 2.13 + 2.14)	240,986,627	67,165,179	135,051,119								67,598,399	80,608,806	591,654,129
2.16 Assumed incurred claims from non-affiliates													
2.17 Net assumed less coded incurred claims from affiliates													
2.18 Ceded incurred claims to non-affiliates	109,823,311	27,280,091	54,635,951								28,351,195	13,945,467	234,008,015
2.19 Other adjustments due to non-affiliates - Claims													
2.20 Net Incurred Claims (Lines 2.15 - 2.8 - 2.9 - 2.10 + 2.11 - 2.12 + 2.13 - 2.14 + 2.16 - 2.17 - 2.18 + 2.19)	131,163,916	39,905,087	80,859,168								39,247,204	66,663,339	357,818,114
3. Fraud and Abuse Recoveries that Reduced PAID Claims in Line 2.1 above (Informational only)													

(e) Column 13, Line 1, includes direct written premium of \$ for stand-alone dental and \$ for stand-alone vision policies.

Company Name: Moda Health Plan, Inc.

As of December 31, 2024, the Company had total admitted assets of \$550.8 million and capital and surplus of \$75.3 million. For the year ended December 31, 2024, the Company had a net loss of \$28.1 million. Reserves for 2024 were \$68.6 million, down from \$71.0 million in 2023. For more details on our financial position, profitability, surplus, reserves and investment earnings, please see attached excerpts from our annual statement filing.

The requested change in the premium rate for this filing is necessary to cover increasing hospital and medical expenses as well as to maintain adequate surplus levels and prevent significant rate increases on this segment of our business in future filings.

Risk Based Capital for the Last 5 Years

2020	672%
2021	684%
2022	496%
2023	463%
2024	415%

Cost and Quality Metrics, 2026 Individual and Small Group Rate Filings

<http://dfr.oregon.gov/rates-forms/Documents/recommendation-to-governor.pdf>

Table 1: Utilization per 1,000 members and per member, per month costs

Major Medical Service Category	Count Type	Utilization ¹	Cost Per Utilization ²	Cost PMPM ³
Inpatient	Admissions	40.7	\$36,882.98	\$125.16
	Days	213.5	\$7,033.11	\$125.16
Outpatient	Visits	1,548.1	\$1,603.61	\$206.88
Emergency Room	Visits	172.7	\$3,324.36	\$47.85
Primary Care Physicians	Visits	2,226.1	\$247.92	\$45.99
Specialty Care Physicians	Visits	7,813.9	\$287.40	\$187.14
Pharmacy - Outpatient ⁴	Scripts	9,539.0	\$203.52	\$161.78
Other	Misc	1,246.6	\$236.97	\$24.62

Data reflects the carrier's statewide, commercial, fully funded, major medical insurance.

¹ Utilization is expressed in terms of "per 1,000 members, per year."

² Costs include additional services provided at that service. For example, pharmacy prescriptions filled in an inpatient stay will show up in the Inpatient category

³ Costs per member per month, before applying cost sharing. The formula to calculate PMPM costs is Utilization * Cost per Utilization / 12,000

⁴ Does not include costs of drugs administered during a hospital admission

Cost and Quality Metrics, MY2024 Individual and Small Group Rate Filings

<http://dfr.oregon.gov/rates-forms/Documents/recommendation-to-governor.pdf>

Table 2: Key Quality Measures

Major Medical Service Category	Company Measure
Access to Care (CAHPS)* <i>Percentage of patients (adults and children) who thought they received appointments and care when they needed them.</i>	71.00%
Breast Cancer Screening <i>Percentage of women 40 to 69 who had a mammogram for breast cancer every 2 years.</i>	79.53%
Comprehensive Diabetes Care: Hemoglobin A1c (HbA1c) Testing** <i>Percentage of members 18 to 75 who had this test.</i>	n/a
Follow-Up After Hospitalization for Mental Illness <i>Percentage of patients (ages 6+) who received a follow-up with a health care provider within 7 days of being discharged from the hospital for mental illness.</i>	52.28%

Measures reflects the carrier's statewide, commercial, fully funded, major medical insurance. Metrics are for informative purposes only.

*This is a preliminary result, as of 4/30/2025. CAHPS Survey is not final.

**NCQA Termed this measure (A1c Testing) in MY2022 so it is no longer a metric that can be provided.

<http://library.state.or.us/repository/2013/201306271354084/index.pdf>

2026 Oregon Standard Review Questions

Moda Health Plan, Inc.

1. What is the greatest financial loss and gain that the company believes is conceivable in 2025? 2026?

a. Please describe the nature, extent, and results of stress testing performed in developing the proposed rates.

b. How have these projections changed since last year's filing?

The Oregon Individual segment is currently projected to make a contribution to overhead after commissions, taxes, and fees have been paid for calendar year 2025. For stress testing, we used a range of values for the claims trend, enrollment change, and risk adjustment results. Last year we projected the financial gains for 2025 to be between -1% and +4%. Emerging 2025 experience is in line with the original 2025 forecast. There are no changes to last year's loss/gain projections.

For 2026 we project the potential gains and losses to fall between -1% and 4%.

2. What was the average age factor for 2025 premiums? What is the initial average age factor being filed for 2026 premiums?

The average age factor for 2025 premium was 1.766. The average age factor for 2026 premiums is 1.747.

3. Primary Care spending: As required by OAR 836-053-0473, identify the following information regarding the company's spending on primary care in the Primary Care Spending in Oregon Report (located at <https://www.oregon.gov/oha/HPA/ANALYTICS/PCSpendingDocs/2020-Oregon-Primary-Care-Spending-Report-Legislature.pdf>).

a. Percentage of medical spending allocated to primary care.

According to the CPT, ICD and Taxonomy codes provided in the pdf above, our Primary Care spending was 12.9% of total spend.

b. If the organizations spend is less than 12%, the rate filing should include a plan to increase primary care spending by 1% per year.

N/A

4. Under SB 1529 (2020), consumers are entitled to three \$5 primary care visits annually, before deductible.

a. How many consumers used at least one of the \$5 visits in 2024.

13,000 consumers used at least one.

b. How many consumers used all three visits in 2024?

2,800 consumers used all three visits.

5. What is the load to silver plan rates attributable to the non-payment of CSRs? How is this is calculated?

The load to silver plan rates attributable to the non-payment of CSRs is 5.3%. This was calculated by looking at 2025 enrollment in the on-exchange silver base plans and their cost share variants.

Looking at enrollment shifts between 2024 and 2025, it is estimated that 60% of BHP eligible members moved to BHP. Assuming this same migration trend continues for 2026 results in a lower silver load for 2026 than was filed for 2025.

The resulting membership produces a 73.7% AV with CSR and an assumed 70% AV without CSR. The ratio between the higher and lower AV is 1.053 which is the basis for the 5.3% silver load.

Variant	Weight	With CSR	Without CSR
CSV0	1.2%	100.0%	70.0%
CSV1	33.7%	73.0%	70.0%
CSV2	7.6%	87.0%	70.0%
CSV3	4.3%	94.0%	70.0%
CSVL	0.6%	70.0%	70.0%
NA	52.6%	70.0%	70.0%
Total		73.7%	70.0%

6. If enhanced subsidies end what is the expected rate impact?

This rate filing does not include an explicit rate impact assuming the enhanced subsidies are eliminated. This is consistent with our approach of not including an explicit rate impact when the enhanced subsidies were introduced.

Eliminating the enhanced subsidies has the potential to reduce market enrollment, increase the uninsured rate, and lead to buy down effects and metal level changes. The magnitude and timing of these potential effects is uncertain. We have elected to not make an explicit adjustment for this in the 2026 rate filing.

7. What is your organizations 2024 spend on telehealth? Both the total claims dollar amount and the percent of overall claims spend?

We spent about \$90 million in 2024 or about 4% of our total overall spend.

8. Has your organization experienced increased spending on abortion service with recent federal actions, or actions of other states, related to abortion access?

Yes, we are seeing increased spending on abortion services since these changes were enacted.

9. How is your organization managing healthcare workforce shortages impacting care availability generally?

a. Are providers requesting contract changes due to workforce shortages?

b. How has your organization adjusted networks to ensure adequacy?

Like other payers, Moda is experiencing pressures on multiple fronts related to health care worker labor shortages. With providers experiencing post-pandemic inflationary pressures, they are seeking increases that generally exceed previous years' requests. Moda is addressing these pressures on multiple fronts including negotiating moderated rates, emphasizing value-based agreements that involve payer/provider collaboration to decrease any inefficiencies, and looking creatively at opportunities to increase access. This may include evaluating different licensure options, entering into new virtual care options, and other point solutions.

10. How many members who were enrolled in the -05 (87% CSR) and -06 (95% CSR) silver plans did not re-enroll with your company in 2025?

1,526 members that were enrolled in 87% and 95% CSR Silver plans in 2024 did not re-enroll with us in 2025.

11. For the following categories of care please provide the trend, total claim dollars spent, and the percentage of overall claims spend for the following service category. Have there been noticeable utilization changes in these categories?

a. Mental Healthcare/Substance Use Disorder Services

b. Inpatient/hospitalization

c. Prescription Drug

d. Preventive Services

e. Outpatient care, not including emergency care

f. Emergency services

Service Category	2023 to 2024 Trend	2024 Paid	Percent of Total
Mental Healthcare/Substance Use Disorder Services	22%	\$11,141,890	4%
Inpatient/hospitalization	-9%	\$40,972,341	16%
Prescription Drug	-9%	\$61,302,525	24%
Preventive Services	8%	\$1,640,753	1%
Outpatient care, not including emergency care	-1%	\$132,819,448	53%
Emergency services	6%	\$4,868,295	2%

No noticeable changes in utilization between the two years.

12. What is the total dollar amount of prescription drug rebates received in the experience period?

ACA Oregon Individual had a 2024 prescription drug rebate of \$12.7 million.

13. What is the percent of overall spend on in-network vs. out-of-network spend?

In 2024, 94% of the ACA Individual spend was in-network.

14. Has your organization experienced an increase in claims costs from ongoing communicable disease events in Oregon or nationally – including whooping cough, avian flu, and measles?

Yes, communicable disease events claim costs are emerging higher than historic trends.

15. In what ways has the company reflected federal uncertainty in the filed rates?

No provisions for federal uncertainty were included in the rate development.

Projected Age Distribution

Moda Health Plan, Inc.

Age Band	Federal Age Factor	Membership Distribution
0-14	0.635	8.3%
15	0.635	0.7%
16	0.635	0.8%
17	0.635	0.9%
18	0.635	0.7%
19	0.635	0.8%
20	0.635	0.9%
21	1.000	0.8%
22	1.000	0.7%
23	1.000	0.7%
24	1.000	0.6%
25	1.004	0.6%
26	1.024	1.2%
27	1.048	1.1%
28	1.087	1.1%
29	1.119	1.2%
30	1.135	1.3%
31	1.159	1.2%
32	1.183	1.3%
33	1.198	1.4%
34	1.214	1.5%
35	1.222	1.6%
36	1.230	1.6%
37	1.238	1.8%
38	1.246	1.8%
39	1.262	1.8%
40	1.278	1.8%
41	1.302	1.8%
42	1.325	2.0%
43	1.357	2.1%
44	1.397	2.0%
45	1.444	2.0%
46	1.500	2.0%
47	1.563	1.9%
48	1.635	1.9%
49	1.706	1.9%
50	1.786	2.0%
51	1.865	2.0%
52	1.952	2.2%
53	2.040	2.4%
54	2.135	2.3%
55	2.230	2.4%
56	2.333	2.4%
57	2.437	2.5%
58	2.548	2.8%
59	2.603	3.0%
60	2.714	3.4%
61	2.810	3.9%
62	2.873	4.5%
63	2.952	5.0%
64+	3.000	3.4%

Weighted Average 1.7471

Risk Adjustment Transfer Calculation

Moda Health Plan, Inc.

	2024 as of Rate Filing Deadline		2026 Projected	
Estimated Statewide Average Premium PMPM	\$635.08		\$699.07	
% of premium that applies towards risk adjustment	86%		86%	
(A) Applicable premium	\$546.17		\$601.20	
<u>Adjustments without Risk Selection</u>	Plan	Statewide	Plan	Statewide
(B) Metallic Level Actuarial Value	0.682	0.676	0.682	0.676
(C) Allowable Rating Factor	1.748	1.721	1.748	1.721
(D) Induced Demand Factor	1.029	1.027	1.029	1.027
(E) Geographic Cost Factor	1.056	0.998	1.056	0.998
(F) Adjustment Factor without Risk Selection (B*C*D*E)	1.296	1.193	1.296	1.193
(G) Expected Plan Premium PMPM without Risk Selection [A / F (Statewide) * F (Plan)]		\$593.44		\$653.24
<u>Adjustments with Risk Selection</u>	Plan	Statewide	Plan	Statewide
(H) Risk Score	1.336	1.238	1.320	1.238
(I) Induced Demand Factor	1.029	1.027	1.029	1.027
(J) Geographic Cost Factor	1.056	0.998	1.056	0.998
(K) Adjustment with Risk Selection (H*I*J)	1.452	1.269	1.435	1.269
(L) Expected Plan Premium PMPM with Risk Selection [A / K (Statewide) * K (Plan)]		\$625.04		\$679.71
(M) Risk Adjustment Transfer (receivable = positive; payable = negative)		\$25.01		\$20.96

*adjustment factor applied to match Wakely PMPM

Additional Filing Requirements

Moda Health Plan, Inc.

January 1, 2026 Oregon Individual Rate Filing

End of Medicaid Expansion

The impact of ending the Medicaid Expansion at the end of 2025 is unknown but material. The State would need to re-open rate filings so that the potential impact could be assessed and incorporated into the rates based on applicable federal and state guidelines, when it becomes available.

End of Basic Health Plan

If the Basic Health Plan ends, we would need to raise rates by an additional 2.3%.

End of Reinsurance Program

If the Oregon Reinsurance Program ends at the end of 2025, we would need to raise rates by an additional 9.5%.

End of Expanded APTC

The uncertainty around the impact of ending expanded APTCs was considered in our decision to increase our margin an additional 1% in this rate filing.

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	
1	Unified Rate Review v6.1																			<i>To add a product to Worksheet 2 - Plan Product Info, select the Add Product button or Ctrl + Shift + P. To add a plan to Worksheet 2 - Plan Product Info, select the Add Plan button or Ctrl + Shift + L. To validate, select the Validate button or Ctrl + Shift + I. To finalize, select the Finalize button or Ctrl + Shift + F.</i>
2	Company Legal Name: <input type="text" value="Moda Health Plan, Inc"/>																			
3	HIOS Issuer ID: <input type="text" value="39424"/> State: <input type="text" value="OR"/>																			
4	Effective Date of Rate Change(s): <input type="text" value="1/1/2026"/> Market: <input type="text" value="Individual"/>																			
5																				
6																				
7																				
8	Market Level Calculations (Same for all Plans)																			
9																				
10																				
11	Section I: Experience Period Data																			
12	Experience Period: <input type="text" value="1/1/2024"/> to <input type="text" value="12/31/2024"/>																			
13	Total PMPM																			
14	Allowed Claims		\$289,714,527.99			\$835.64														
15	Reinsurance		\$28,028,836.16			\$80.85														
16	Incurred Claims in Experience Period		\$206,371,626.62			\$595.25														
17	Risk Adjustment		\$8,427,215.89			\$24.31														
18	Experience Period Premium		\$234,011,073.00			\$674.97														
19	Experience Period Member Months		346,697																	
20																				
21	Section II: Projections																			
22		Experience Period Index Rate PMPM	Year 1 Trend		Year 2 Trend		Trended EHB Allowed Claims PMPM													
23	Benefit Category		Cost	Utilization	Cost	Utilization														
24	Inpatient Hospital	\$134.19	1.117	1.012	1.066	1.012	\$163.64													
25	Outpatient Hospital	\$257.86	1.117	1.012	1.066	1.012	\$314.45													
26	Professional	\$293.02	1.117	1.012	1.066	1.012	\$357.33													
27	Other Medical	\$0.88	1.117	1.012	1.066	1.012	\$1.07													
28	Capitation	\$0.00	1.000	1.000	1.000	1.000	\$0.00													
29	Prescription Drug	\$148.91	1.070	1.025	1.070	1.025	\$179.12													
30	Total	\$834.86					\$1,015.61													
31																				
32	Morbidity Adjustment				1.000															
33	Demographic Shift				1.000															
34	Plan Design Changes				1.000															
35	Other				1.000															
36	Adjusted Trended EHB Allowed Claims PMPM for		1/1/2026		\$1,015.61															
37																				
38	Manual EHB Allowed Claims PMPM				\$0.00															
39	Applied Credibility %				100.00%															
40																				
41	Projected Period Totals																			
42	Projected Index Rate for	1/1/2026		\$1,015.61	\$402,496,399.10															
43	Reinsurance			\$91.40	\$36,222,734.00															
44	Risk Adjustment Payment/Charge			\$28.40	\$11,255,204.00															
45	Exchange User Fees			2.42%	\$8,817,884.96															
46	Market Adjusted Index Rate			\$918.06	\$363,836,346.06															
47																				
48	Projected Member Months			396,310																
49																				
50	Information Not Releasable to the Public Unless Authorized by Law: This information has not been publically disclosed and may be privileged and confidential. It is for internal government use only and must not be disseminated, distributed, or copied to persons not authorized to receive the information. Unauthorized disclosure may result in prosecution to the full extent of the law.																			
51																				

Rating Area Data Collection

*Specify the total number of Rating Areas in your State by selecting the Create Rating Areas button or Ctrl + Shift + R.
Select only the Rating Areas you are offering plans within and add a factor for each area.
To validate, select the Validate button or Ctrl + Shift + I.
To finalize, select the Finalize button or Ctrl + Shift + F.*

Rating Area	Rating Factor
Rating Area 1	0.8947
Rating Area 2	0.9628
Rating Area 3	1.0163
Rating Area 4	1.0657
Rating Area 5	1.0658
Rating Area 6	1.1095
Rating Area 7	1.0344