ACA-COMPLIANT PLANS
2026 HEALTH INSURANCE RATE REQUESTS

INDIVIDUAL MARKET						
Company	Average requested rate increase	Requested Portland silver 40-year-old rate	Preliminary rate decision	Preliminary Portland silver 40-year-old monthly premium	Final Rate Decision	Final Portland Silver 40 Year monthly premium
BridgeSpan Health Company	12.6%	$620	12.6%	$620	12.6%	$620
Kaiser Foundation Health Plan of the Northwest	12.9%	$518	12.9%	$518	12.9%	$518
Moda Health Plan, Inc.	9.2%	$539	9.2%	$539	9.2%	$539
PacificSource Health Plans	3.9%	$593	3.9%	$593	3.9%	$593
Providence Health Plan	8.1%	$584	8.1%	$584	8.1%	$584
Regence BlueCross BlueShield of Oregon	12.4%	$591	12.4%	$591	12.4%	$591
Average	9.7%		9.7%		9.7%	

SMALL GROUP MARKET						
Company	Average requested rate increase	Requested Portland silver 40-year-old rate	Preliminary rate decision	Preliminary Portland silver 40-year-old monthly premium	Final Rate Decision	Final Portland silver 40-year-old rate
Health Net Health Plan of Oregon, Inc	9.3%	$479	9.3%	$479	9.3%	$479
Kaiser Foundation Health Plan of the Northwest	6.6%	$450	6.6%	$450	6.6%	$450
Moda Health Plan, Inc.	11.7%	$491	11.7%	$491	11.7%	$491
PacificSource Health Plans	5.1%	$502	5.1%	$502	5.2%	$502
Providence Health Plan	21.5%	$598	21.5%	$598	21.5%	$598
Regence BlueCross BlueShield of Oregon	7.3%	$495	7.3%	$495	7.3%	$495
UnitedHealthcare Insurance Company	16.8%	$613	16.8%	$613	16.8%	$613
UnitedHealthcare of Oregon, Inc.	19.8%	$613	19.8%	$613	19.8%	$613
Average	11.5%		11.5%		11.5%	

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FINAL 2026 INDIVIDUAL PLAN COVERAGE BY COUNTY

County	BridgeSpan	* Kaiser	Moda	PacificSource	Providence	Regence	Total Carriers
Baker	✓		✓	✓	✓	✓	5
BENTON	✓	✓	✓	✓	✓	✓	6
CLACKAMAS	✓	✓	✓	✓	✓	✓	6
CLATSOP	✓		✓	✓	✓	✓	5
COLUMBIA	✓	✓	✓	✓	✓	✓	6
COOS	✓		✓	✓	✓	✓	5
CROOK	✓		✓	✓	✓	✓	5
CURRY	✓		✓	✓	✓	✓	5
DESCHUTES	✓		✓	✓	✓	✓	5
DOUGLAS	✓		✓	✓	✓	✓	5
GILLIAM	✓		✓	✓	✓	✓	5
GRANT	✓		✓	✓	✓	✓	5
HARNEY	✓		✓	✓	✓	✓	5
HOOD RIVER	✓	✓	✓	✓	✓	✓	6
JACKSON	✓		✓	✓	✓	✓	5
JEFFERSON	✓		✓	✓	✓	✓	5
JOSEPHINE	✓		✓	✓	✓	✓	5
KLAMATH	✓		✓	✓	✓	✓	5
LAKE	✓		✓	✓	✓	✓	5
LANE	✓	✓	✓	✓	✓	✓	6
LINCOLN	✓		✓	✓	✓	✓	5
LINN	✓	✓	✓	✓	✓	✓	6
MALHEUR	✓		✓	✓	✓	✓	5
MARION	✓	✓	✓	✓	✓	✓	6
MORROW	✓		✓	✓	✓	✓	5
MULTNOMAH	✓	✓	✓	✓	✓	✓	6
POLK	✓	✓	✓	✓	✓	✓	6
SHERMAN	✓		✓	✓	✓	✓	5
TILLAMOOK	✓		✓	✓	✓	✓	5
UMATILLA	✓		✓	✓	✓	✓	5
UNION	✓		✓	✓	✓	✓	5
WALLOWA	✓		✓	✓	✓	✓	5
WASCO	✓		✓	✓	✓	✓	5
WASHINGTON	✓	✓	✓	✓	✓	✓	6
WHEELER	✓		✓	✓	✓	✓	5
YAMHILL	✓	✓	✓	✓	✓	✓	6

* Kaiser is offering partial service in Benton, Lane, Linn, and Hood River counties

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OREGON PRIVATE PLANS available on HealthCare.gov

BridgeSpan	PacificSource
Kaiser	Providence
Moda	Regence

CARRIER MAP KEY

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