

Oregon Department of Consumer and Business Services Division of Financial Regulation, Bulletin No. DFR 2025-8

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To: All entities regulated under the Oregon Insurance Code

Date: October 20, 2025

RE: Providing relief and assistance to individuals affected by the federal government shutdown

I. Purpose

This bulletin encourages insurance companies, health care service contractors, and other entities regulated under the Oregon Insurance Code to take active measures to help individuals affected by the federal government shutdown, including but not limited to federal employees subject to furlough or required to work without pay. This includes providing grace periods and flexible options for payments, fees and deadlines, as well as providing proactive customer service to affected policyholders.

II. Background

Due to the failure of Congress to complete the annual federal budget process or pass a continuing resolution or other funding measure, as of October 1, the federal government is experiencing an ongoing partial shutdown. According to the Oregon Employment Department (OED), there are approximately 30,000 workers on the federal payroll in Oregon, of whom OED estimates 10,000 were affected by the lapse in appropriations as of October 1.¹ These employees may be either furloughed or, in some instances, required to work without pay. In either case, although back pay may eventually be available, many affected Oregon residents will likely experience at least temporary financial hardship through no fault of their own.

The Division of Financial Regulation (division), on behalf of the Department of Consumer and Business Services, is providing this guidance to our state-regulated insurance carriers on reasonable measures and accommodations that may be provided to mitigate the adverse impacts of the shutdown on affected Oregon residents.

III. Director's Guidance

¹ See <https://www.oregon.gov/employ/NewsAndMedia/Documents/2025-10-01-Federal-Shutdown-News-Release.pdf>

The division encourages entities regulated under the Oregon Insurance Code to take active measures to provide help to their customers and policyholders that are directly affected by the federal government shutdown. All accommodations provided should comply with all applicable state and federal statutes and regulations. These steps include:

- Providing affected Oregon residents a grace period of at least 30 days for premium payment, extended as needed to provide reasonable accommodation depending on the duration of the shutdown;
- Refraining from involuntary cancellations or non-renewals for affected Oregon residents;
- Waiving or providing flexible options for payment of late fees or other adverse consequences for late payments for affected Oregon residents;
- Extending deadlines for affected Oregon residents to report claims or submit other communications related to claims. Such deadlines may include, but are not limited to, deadlines to submit initial claims or to respond to communications related to claims payment and processing, grievances and appeals, or utilization review requirements; and
- Providing clear communication and proactive customer service for Oregon residents affected by the shutdown, including but not limited to providing information about flexible payment options via insurer websites, and providing appropriate information and resources to customer service staff and affiliated producers to enable them to provide informed assistance.

This bulletin is effective on issuance. This bulletin does not modify any existing law or regulation or the enforcement thereof.



TK Keen, Administrator
Acting Insurance Commissioner
Division of Financial Regulation
Department of Consumer and Business Services

10/20/2025

Date