

**Company Tracking #:** EOIDTRAD0126,  
EOIDDEDSTD0126,  
EOIDDED012...

**State:** Oregon **Filing Company:** Kaiser Foundation Health Plan of the Northwest  
**TOI/Sub-TOI:** H16I Individual Health - Major Medical/H16I.005C Individual - Other  
**Product Name:** 2026 Kaiser Permanente Individual and families Plan Health  
**Project Name/Number:** /

## General Information

Project Name: Status of Filing in Domicile:  
Project Number: 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  
Overall Rate Impact: 12.93% Filing Status Changed: 05/14/2025  
State Status Changed: 05/14/2025  
Deemer Date: Created By: Kitty Yang  
Submitted By: Kitty Yang Corresponding Filing Tracking Number: KFNW-134515433  
PPACA: Non-Grandfathered Immed Mkt Reforms

PPACA Notes: null

Exchange Intentions: Exchange and Outside Market

Filing Description:

Please see attached cover letter.

## Company and Contact

### Filing Contact Information

Kitty Yang, Actuarial Analyst kitty.x.yang@kp.org  
500 NE Multnomah Street 503-593-8851 [Phone]  
Portland, OR 97232

### Filing Company Information

Kaiser Foundation Health Plan of the Northwest CoCode: 95540 State of Domicile: Oregon  
500 NE Multnomah St. Group Code: Company Type: HCSC  
Suite 100 Group Name: State ID Number: 126  
Portland, OR 97232 FEIN Number: 93-0798039  
(503) 813-4146 ext. [Phone]

<b>State:</b>	Oregon	<b>Filing Company:</b>	Kaiser Foundation Health Plan of the Northwest
<b>TOI/Sub-TOI:</b>	H16I Individual Health - Major Medical/H16I.005C Individual - Other		
<b>Product Name:</b>	2026 Kaiser Permanente Individual and families Plan Health		
<b>Project Name/Number:</b>	/		

## 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?: N/A  
Oregon now asks you to submit status requests through SERFF. Please confirm status requests will be submitted as a note to reviewer.: Yes

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

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.: Yes

State:

Oregon

Filing Company:

Kaiser Foundation Health Plan of the Northwest

TOI/Sub-TOI:

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

Product Name:

2026 Kaiser Permanente Individual and families Plan Health

Project Name/Number:

/

Rate Information

Rate data applies to filing.

Filing Method:

Electronic

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

4.960%

Effective Date of Last Rate Revision:

01/01/2025

Filing Method of Last Filing:

Electronic

SERFF Tracking Number of Last Filing:

KFNW-134041331

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):
Kaiser Foundation Health Plan of the Northwest	Increase	12.930%	12.930%	\$19,277,764	33,313	\$169,645,524	18.850%	6.550%

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## Rate Review Detail

### COMPANY:

Company Name: Kaiser Foundation Health Plan of the Northwest  
HHS Issuer Id: 71287

### PRODUCTS:

Product Name	HIOS Product ID	HIOS Submission ID	Number of Covered Lives
KPIF-NONPOS	71287OR042		33313

Trend Factors: 6%

### FORMS:

New Policy Forms: EOIDTRAD0126, EOIDDED0126, EOIDDEDSTD0126, EOIDHDHP0126  
Affected Forms:  
Other Affected Forms:

### REQUESTED RATE CHANGE INFORMATION:

Change Period: Annual  
Member Months: 399,756  
Benefit Change: None  
Percent Change Requested: Min: 6.55 Max: 18.85 Avg: 12.93

### PRIOR RATE:

Total Earned Premium: 250,035,661.00  
Total Incurred Claims: 192,776,642.00  
Annual \$: Min: 195.00 Max: 1,685.00 Avg: 626.00

### REQUESTED RATE:

Projected Earned Premium: 169,645,524.00  
Projected Incurred Claims: 122,774,835.00  
Annual \$: Min: 227.00 Max: 1,845.00 Avg: 706.00

<b>State:</b>	Oregon	<b>Filing Company:</b>	Kaiser Foundation Health Plan of the Northwest
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<b>Product Name:</b>	2026 Kaiser Permanente Individual and families Plan Health		
<b>Project Name/Number:</b>	/		

## 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	EOIDTRAD0126, EOIDDED0126, EOIDDEDSTD0126, EOIDHDHP0126	Revised	Previous State Filing Number: KFNW-134041331 Percent Rate Change Request: 12.93	2026 Rate Tables and Factors.pdf, 2026 Proposed Individual Standard Plan Rates .pdf,

**Kaiser Foundation Health Plan of the Northwest  
State of Oregon - 2026 Individual Medical Plans Rate Filing**

**Rate Tables and Factors**

Premium rates charged for individual health benefit plans issued to individuals do not vary from the plan adjusted index rates, except that the plan adjusted index rates are adjusted to reflect differences in:

- 1) Age
- 2) Tobacco User Status
- 3) Area Factor

There are no factors other than age, area factor and tobacco user status used to develop the consumer adjusted premium rates. Family rates are calculated as the summation of individual member rates, with no more than the three oldest children under age 21 included for family coverage.

**Rating Factor Changes**

The factors remain the same as in the 2026. These factors are shown on the Rating Factors page, which is Exhibit AM14 of the Actuarial Memorandum.

**Distribution of Rate Changes**

The rate increase varies across the benefit plans, ages, area, and tobacco user status. The rate increase is not uniform for all policies as the pricing actuarial values (AV) have been updated to reflect recent carrier-specific data and provider network arrangements. A change to the benefit designs, as identified in the state required Exhibit 2, have been evaluated as well. The plan relativities for all plans and the deviation from the prior filing, is provided in Exhibit 6.

A member distribution of rate increases can be found in Exhibit 3 (Average Annual Rate Change).

**Rate Table Examples**

**Example 1**

An age 18 individual member enrolled on the KP OR Gold 0 plan in Area 1 would pay \$300 per month. This is determined by first looking at the KP OR Gold 0 plan rates for non-tobacco users. Then reference the intersection of the plan and the row for age 18.

**Example 2**

A couple, comprised of a subscriber age 28 and a spouse, age 33 and a tobacco user, enrolled on the KP OR Silver 4000 plan in Area 1 would pay \$1042 per month. This is determined by first determining the subscriber premium from the non-tobacco user rates and finding the column for the KP OR Silver 4000. Then reference the intersection of the plan and the age 28 row for a premium of \$449 per month. To determine the premium amount for the spouse, locate the column for the KP OR Silver 4000 plan on the Tobacco user rate sheet. Then reference the intersection of the plan and the age 33 row for a premium of \$593 per month. The family premium rate is the summation of \$449 and \$593, resulting in the \$1042 per month premium rate.

**Example 3**

A father age 36, who is a non-tobacco user, with four children under age 14 on the KP OR Bronze HSA 7100 plan in Area 1 would pay \$1141 per month. This is determined by first looking at the KP OR Bronze HSA 7100 rates for non-tobacco users. Then reference the intersection of the plan and the age 36 row for a premium rate of \$448 per month. For the three oldest children under age 14, reference the intersection of the plan and the 14 and Under row for a premium rate of \$231 per month per child. The youngest child is not included for family coverage rating purposes. To determine the family premium rate, sum the parent rate and the child rates. The summation would be \$448 and \$231 times three, resulting in the \$1141 per month premium rate.

**Kaiser Foundation Health Plan of the Northwest  
State of Oregon - 2026 Individual Medical Plans Rate Filing**

**Rate Tables and Factors**

These tables show all possible rates by member for all benefit plans, ages, and tobacco user status.  
These plans are renewals of 2025 plans with the exception of one new gold plan: Gold HSA 2100.  
There are no plans discontinued in 2026. The rating factors follow CMS regulations.

In compliance with ACA, we have adopted the Federal methodology in determining benefit relatives for the entire portfolio of plans. For more information on rate factors please see the actuarial memorandum.

**Rate Tables and Factors - Geographic Average Rate  
Entire State**

Plan	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
<b>HIOS ID</b>	71287OR0420001	71287OR0420005	71287OR0420002	71287OR0420011	71287OR0420012	71287OR0420003	71287OR0420014	71287OR0420016	71287OR0420004	71287OR0420019	71287OR0420021	71287OR0420020	71287OR0420013	71287OR0420023	71287OR0420026
<b>Metal Tier</b>	Gold	Gold	Gold	Silver	Silver	Silver	Bronze	Bronze	Bronze	Silver	Silver	Silver	Silver	Silver	Gold
<b>Exchange Plan</b>	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No
	KP OR Gold 0	KP OR Gold 1750	KP Oregon Standard Gold Plan	KP OR Silver 3000	KP OR Silver 4000	KP Oregon Standard Silver Plan	KP OR Bronze 6000	KP OR Bronze HSA 7100	KP Oregon Standard Bronze Plan	KP OR Silver 3000 X	KP OR Silver 4000 X	KP OR Silver 5500	KP OR Silver HSA 3600	KP OR Silver 1000	KP OR Gold HSA 2100
Rating Areas 1, 5, 6	\$1,000.50	\$937.00	\$969.00	\$900.00	\$873.50	\$857.50	\$769.50	\$771.00	\$758.50	\$893.00	\$866.50	\$838.00	\$803.00	\$896.50	\$903.50
Rating Area 2	\$1,085.00	\$1,016.50	\$1,051.50	\$976.00	\$947.50	\$930.00	\$834.50	\$836.50	\$822.50	\$969.00	\$940.50	\$909.00	\$870.00	\$974.00	\$981.00
Rating Area 3	\$1,035.50	\$970.50	\$1,004.00	\$931.50	\$905.00	\$887.50	\$796.00	\$797.50	\$785.00	\$924.50	\$898.00	\$868.00	\$831.00	\$928.00	\$935.50



**Kaiser Foundation Health Plan of the Northwest  
State of Oregon - 2026 Individual Medical Plans Rate Filing**

**Rate Tables and Factors - Non Tobacco Users  
Rating Areas 1,5,6**

Plan	1	2	3	4	5	6	7	8	9	10	11	12	13	14	14
HIOS ID	712870R0420001	712870R0420005	712870R0420002	712870R0420011	712870R0420012	712870R0420003	712870R0420014	712870R0420016	712870R0420004	712870R0420019	712870R0420021	712870R0420020	712870R0420013	712870R0420023	712870R0420026
Metal Tier	Gold	Gold	Gold	Silver	Silver	Silver	Bronze	Bronze	Bronze	Silver	Silver	Silver	Silver	Silver	Gold
Age	KP OR Gold 0	KP OR Gold 1750	KP Oregon Standard Gold Plan	KP OR Silver 3000	KP OR Silver 4000	KP Oregon Standard Silver Plan	KP OR Bronze 6000	KP OR Bronze HSA 7100	KP Oregon Standard Bronze Plan	KP OR Silver 3000 X	KP OR Silver 4000 X	KP OR Silver 5500	KP OR Silver HSA 3600	KP OR Silver 1000	KP OR Gold HSA 2100
14 and Under	\$300	\$281	\$291	\$270	\$262	\$257	\$231	\$231	\$227	\$268	\$260	\$251	\$241	\$269	\$271
15	\$300	\$281	\$291	\$270	\$262	\$257	\$231	\$231	\$227	\$268	\$260	\$251	\$241	\$269	\$271
16	\$300	\$281	\$291	\$270	\$262	\$257	\$231	\$231	\$227	\$268	\$260	\$251	\$241	\$269	\$271
17	\$300	\$281	\$291	\$270	\$262	\$257	\$231	\$231	\$227	\$268	\$260	\$251	\$241	\$269	\$271
18	\$300	\$281	\$291	\$270	\$262	\$257	\$231	\$231	\$227	\$268	\$260	\$251	\$241	\$269	\$271
19	\$300	\$281	\$291	\$270	\$262	\$257	\$231	\$231	\$227	\$268	\$260	\$251	\$241	\$269	\$271
20	\$300	\$281	\$291	\$270	\$262	\$257	\$231	\$231	\$227	\$268	\$260	\$251	\$241	\$269	\$271
21	\$472	\$443	\$458	\$425	\$413	\$405	\$363	\$364	\$358	\$422	\$409	\$396	\$379	\$424	\$427
22	\$472	\$443	\$458	\$425	\$413	\$405	\$363	\$364	\$358	\$422	\$409	\$396	\$379	\$424	\$427
23	\$472	\$443	\$458	\$425	\$413	\$405	\$363	\$364	\$358	\$422	\$409	\$396	\$379	\$424	\$427
24	\$472	\$443	\$458	\$425	\$413	\$405	\$363	\$364	\$358	\$422	\$409	\$396	\$379	\$424	\$427
25	\$474	\$444	\$460	\$427	\$414	\$407	\$365	\$366	\$360	\$423	\$411	\$397	\$381	\$425	\$429
26	\$484	\$453	\$469	\$435	\$423	\$415	\$372	\$373	\$367	\$432	\$419	\$405	\$388	\$434	\$437
27	\$495	\$464	\$480	\$445	\$432	\$424	\$381	\$382	\$375	\$429	\$429	\$415	\$397	\$444	\$447
28	\$513	\$481	\$498	\$462	\$449	\$440	\$395	\$396	\$389	\$458	\$445	\$430	\$412	\$461	\$464
29	\$529	\$495	\$512	\$475	\$462	\$453	\$407	\$407	\$401	\$472	\$458	\$443	\$424	\$474	\$478
30	\$536	\$502	\$520	\$482	\$468	\$460	\$412	\$413	\$407	\$479	\$465	\$449	\$430	\$481	\$485
31	\$547	\$513	\$531	\$492	\$478	\$469	\$421	\$422	\$415	\$489	\$475	\$459	\$439	\$491	\$495
32	\$559	\$524	\$542	\$503	\$488	\$479	\$430	\$431	\$424	\$499	\$484	\$468	\$448	\$501	\$505
33	\$566	\$530	\$549	\$509	\$494	\$485	\$435	\$436	\$429	\$505	\$491	\$474	\$454	\$508	\$511
34	\$573	\$537	\$556	\$516	\$501	\$492	\$441	\$442	\$435	\$512	\$497	\$481	\$460	\$514	\$518
35	\$577	\$541	\$560	\$519	\$504	\$495	\$444	\$445	\$438	\$515	\$500	\$484	\$463	\$518	\$522
36	\$581	\$544	\$563	\$523	\$508	\$498	\$447	\$448	\$441	\$519	\$504	\$487	\$466	\$521	\$525
37	\$585	\$548	\$567	\$526	\$511	\$501	\$450	\$451	\$443	\$522	\$507	\$490	\$469	\$524	\$529
38	\$588	\$552	\$571	\$529	\$514	\$505	\$453	\$454	\$446	\$525	\$510	\$493	\$472	\$528	\$532
39	\$596	\$559	\$578	\$536	\$521	\$511	\$459	\$460	\$452	\$532	\$517	\$500	\$478	\$535	\$539
40	\$604	\$566	\$585	\$543	\$527	\$518	\$464	\$465	\$458	\$539	\$523	\$506	\$484	\$541	\$546
41	\$615	\$576	\$596	\$553	\$537	\$527	\$473	\$474	\$466	\$549	\$533	\$515	\$493	\$552	\$556
42	\$626	\$586	\$607	\$563	\$547	\$537	\$481	\$483	\$475	\$559	\$543	\$525	\$502	\$561	\$566
43	\$641	\$601	\$621	\$577	\$560	\$550	\$493	\$494	\$486	\$572	\$556	\$537	\$514	\$575	\$579
44	\$660	\$618	\$640	\$594	\$576	\$566	\$508	\$509	\$500	\$589	\$572	\$553	\$529	\$592	\$596
45	\$682	\$639	\$661	\$614	\$596	\$585	\$525	\$526	\$517	\$609	\$591	\$572	\$547	\$612	\$617
46	\$708	\$664	\$687	\$637	\$619	\$608	\$545	\$546	\$537	\$633	\$614	\$594	\$569	\$635	\$640
47	\$738	\$692	\$716	\$664	\$645	\$633	\$568	\$569	\$560	\$659	\$640	\$619	\$592	\$662	\$667
48	\$772	\$724	\$749	\$695	\$675	\$662	\$594	\$595	\$586	\$689	\$669	\$647	\$620	\$693	\$698
49	\$806	\$755	\$781	\$725	\$704	\$691	\$620	\$621	\$611	\$719	\$699	\$675	\$647	\$723	\$728
50	\$844	\$791	\$818	\$759	\$737	\$723	\$649	\$650	\$640	\$753	\$731	\$707	\$677	\$757	\$763
51	\$881	\$825	\$854	\$792	\$770	\$755	\$678	\$679	\$668	\$786	\$764	\$738	\$707	\$790	\$796
52	\$922	\$864	\$894	\$829	\$805	\$791	\$709	\$711	\$699	\$823	\$799	\$773	\$740	\$827	\$833
53	\$964	\$903	\$934	\$867	\$842	\$826	\$741	\$743	\$731	\$860	\$835	\$808	\$773	\$864	\$871
54	\$1,008	\$945	\$978	\$907	\$881	\$865	\$776	\$777	\$765	\$900	\$874	\$845	\$809	\$904	\$912
55	\$1,053	\$987	\$1,021	\$948	\$920	\$903	\$810	\$812	\$799	\$940	\$913	\$883	\$845	\$945	\$952
56	\$1,102	\$1,033	\$1,068	\$991	\$963	\$945	\$848	\$850	\$836	\$984	\$955	\$924	\$884	\$988	\$996
57	\$1,151	\$1,079	\$1,116	\$1,036	\$1,006	\$987	\$886	\$887	\$873	\$1,028	\$998	\$965	\$924	\$1,032	\$1,040
58	\$1,203	\$1,128	\$1,167	\$1,083	\$1,051	\$1,032	\$926	\$928	\$913	\$1,074	\$1,043	\$1,009	\$966	\$1,079	\$1,088
59	\$1,229	\$1,152	\$1,192	\$1,106	\$1,074	\$1,054	\$946	\$948	\$932	\$1,098	\$1,066	\$1,030	\$987	\$1,103	\$1,111
60	\$1,282	\$1,201	\$1,243	\$1,153	\$1,120	\$1,099	\$986	\$988	\$972	\$1,144	\$1,111	\$1,074	\$1,029	\$1,150	\$1,159
61	\$1,327	\$1,244	\$1,287	\$1,194	\$1,160	\$1,138	\$1,021	\$1,023	\$1,006	\$1,185	\$1,151	\$1,112	\$1,065	\$1,190	\$1,200
62	\$1,357	\$1,272	\$1,315	\$1,221	\$1,186	\$1,164	\$1,044	\$1,046	\$1,029	\$1,212	\$1,176	\$1,137	\$1,089	\$1,217	\$1,227
63	\$1,394	\$1,307	\$1,352	\$1,254	\$1,218	\$1,196	\$1,073	\$1,075	\$1,057	\$1,245	\$1,209	\$1,169	\$1,119	\$1,251	\$1,260
64+	\$1,416	\$1,329	\$1,374	\$1,275	\$1,239	\$1,215	\$1,089	\$1,092	\$1,074	\$1,266	\$1,227	\$1,188	\$1,137	\$1,272	\$1,281

**Kaiser Foundation Health Plan of the Northwest  
State of Oregon - 2026 Individual Medical Plans Rate Filing**

**Rate Tables and Factors - Tobacco Users  
Rating Areas 1,5,6**

Plan	1	2	3	4	5	6	7	8	9	10	11	12	13	14	14
HIOS ID	71287OR0420001	71287OR0420005	71287OR0420002	71287OR0420011	71287OR0420012	71287OR0420003	71287OR0420014	71287OR0420016	71287OR0420004	71287OR0420019	71287OR0420021	71287OR0420020	71287OR0420013	71287OR0420023	71287OR0420026
Metal Tier	Gold	Gold	Gold	Silver	Silver	Silver	Bronze	Bronze	Bronze	Silver	Silver	Silver	Silver	Silver	Gold
Age	KP OR Gold 0	KP OR Gold 1750	KP Oregon Standard Gold Plan	KP OR Silver 3000	KP OR Silver 4000	KP Oregon Standard Silver Plan	KP OR Bronze 6000	KP OR Bronze HSA 7100	KP Oregon Standard Bronze Plan	KP OR Silver 3000 X	KP OR Silver 4000 X	KP OR Silver 5500	KP OR Silver HSA 3600	KP OR Silver 1000	KP OR Gold HSA 2100
14 and Under	\$300	\$281	\$291	\$270	\$262	\$257	\$231	\$231	\$227	\$268	\$260	\$251	\$241	\$269	\$271
15	\$300	\$281	\$291	\$270	\$262	\$257	\$231	\$231	\$227	\$268	\$260	\$251	\$241	\$269	\$271
16	\$300	\$281	\$291	\$270	\$262	\$257	\$231	\$231	\$227	\$268	\$260	\$251	\$241	\$269	\$271
17	\$300	\$281	\$291	\$270	\$262	\$257	\$231	\$231	\$227	\$268	\$260	\$251	\$241	\$269	\$271
18	\$300	\$281	\$291	\$270	\$262	\$257	\$231	\$231	\$227	\$268	\$260	\$251	\$241	\$269	\$271
19	\$300	\$281	\$291	\$270	\$262	\$257	\$231	\$231	\$227	\$268	\$260	\$251	\$241	\$269	\$271
20	\$300	\$281	\$291	\$270	\$262	\$257	\$231	\$231	\$227	\$268	\$260	\$251	\$241	\$269	\$271
21	\$567	\$531	\$549	\$510	\$495	\$486	\$436	\$437	\$430	\$506	\$491	\$475	\$455	\$508	\$512
22	\$567	\$531	\$549	\$510	\$495	\$486	\$436	\$437	\$430	\$506	\$491	\$475	\$455	\$508	\$512
23	\$567	\$531	\$549	\$510	\$495	\$486	\$436	\$437	\$430	\$506	\$491	\$475	\$455	\$508	\$512
24	\$567	\$531	\$549	\$510	\$495	\$486	\$436	\$437	\$430	\$506	\$491	\$475	\$455	\$508	\$512
25	\$569	\$533	\$552	\$512	\$497	\$488	\$438	\$439	\$432	\$508	\$493	\$477	\$457	\$510	\$514
26	\$580	\$544	\$563	\$522	\$507	\$498	\$447	\$447	\$440	\$518	\$503	\$486	\$466	\$521	\$525
27	\$594	\$557	\$576	\$534	\$519	\$509	\$457	\$458	\$450	\$530	\$515	\$498	\$477	\$533	\$537
28	\$616	\$577	\$597	\$554	\$538	\$528	\$474	\$475	\$467	\$550	\$534	\$516	\$494	\$553	\$557
29	\$634	\$594	\$615	\$571	\$554	\$544	\$488	\$489	\$481	\$566	\$550	\$532	\$509	\$569	\$573
30	\$643	\$603	\$624	\$579	\$562	\$552	\$495	\$496	\$488	\$574	\$558	\$539	\$516	\$577	\$582
31	\$657	\$616	\$637	\$591	\$574	\$563	\$505	\$506	\$498	\$586	\$569	\$551	\$527	\$589	\$594
32	\$670	\$628	\$650	\$603	\$586	\$575	\$516	\$517	\$508	\$599	\$581	\$562	\$538	\$601	\$606
33	\$679	\$636	\$658	\$611	\$593	\$582	\$522	\$524	\$515	\$606	\$589	\$569	\$545	\$609	\$614
34	\$688	\$645	\$667	\$619	\$601	\$590	\$529	\$531	\$522	\$614	\$596	\$577	\$552	\$617	\$622
35	\$693	\$649	\$671	\$623	\$605	\$594	\$533	\$534	\$525	\$618	\$600	\$581	\$556	\$621	\$626
36	\$697	\$653	\$676	\$627	\$609	\$598	\$536	\$538	\$529	\$622	\$604	\$584	\$559	\$625	\$630
37	\$702	\$658	\$680	\$631	\$613	\$602	\$540	\$541	\$532	\$626	\$608	\$588	\$563	\$629	\$634
38	\$706	\$662	\$685	\$635	\$617	\$606	\$543	\$544	\$536	\$631	\$612	\$592	\$567	\$633	\$638
39	\$715	\$670	\$693	\$644	\$625	\$613	\$550	\$551	\$542	\$639	\$620	\$600	\$574	\$642	\$647
40	\$724	\$679	\$702	\$652	\$633	\$621	\$557	\$558	\$549	\$647	\$628	\$607	\$581	\$650	\$655
41	\$738	\$692	\$715	\$664	\$645	\$633	\$568	\$569	\$560	\$659	\$640	\$619	\$592	\$662	\$667
42	\$751	\$704	\$728	\$676	\$656	\$644	\$578	\$579	\$570	\$670	\$651	\$629	\$603	\$674	\$679
43	\$769	\$721	\$746	\$692	\$672	\$660	\$592	\$593	\$583	\$687	\$667	\$645	\$617	\$690	\$695
44	\$792	\$742	\$768	\$712	\$692	\$679	\$609	\$610	\$600	\$707	\$686	\$664	\$635	\$710	\$716
45	\$818	\$767	\$793	\$736	\$715	\$702	\$630	\$631	\$621	\$731	\$709	\$686	\$657	\$734	\$740
46	\$850	\$797	\$824	\$765	\$743	\$729	\$654	\$655	\$645	\$759	\$737	\$713	\$682	\$763	\$769
47	\$886	\$830	\$859	\$797	\$774	\$760	\$682	\$683	\$672	\$791	\$768	\$743	\$711	\$795	\$801
48	\$927	\$868	\$898	\$834	\$810	\$795	\$713	\$714	\$703	\$827	\$803	\$777	\$744	\$831	\$838
49	\$967	\$906	\$937	\$870	\$845	\$829	\$744	\$746	\$733	\$863	\$838	\$810	\$776	\$867	\$874
50	\$1,012	\$949	\$981	\$911	\$884	\$868	\$779	\$780	\$768	\$904	\$878	\$848	\$812	\$908	\$915
51	\$1,057	\$991	\$1,025	\$951	\$924	\$906	\$813	\$815	\$802	\$944	\$916	\$886	\$848	\$948	\$956
52	\$1,106	\$1,037	\$1,073	\$995	\$967	\$949	\$851	\$853	\$839	\$988	\$959	\$927	\$888	\$992	\$1,000
53	\$1,156	\$1,084	\$1,121	\$1,040	\$1,010	\$991	\$890	\$891	\$877	\$1,032	\$1,002	\$969	\$928	\$1,037	\$1,045
54	\$1,210	\$1,134	\$1,173	\$1,089	\$1,057	\$1,038	\$931	\$933	\$918	\$1,080	\$1,049	\$1,014	\$971	\$1,085	\$1,094
55	\$1,264	\$1,184	\$1,225	\$1,137	\$1,104	\$1,084	\$972	\$974	\$958	\$1,128	\$1,096	\$1,059	\$1,014	\$1,134	\$1,143
56	\$1,322	\$1,239	\$1,282	\$1,190	\$1,155	\$1,134	\$1,017	\$1,020	\$1,003	\$1,181	\$1,146	\$1,108	\$1,061	\$1,186	\$1,195
57	\$1,381	\$1,294	\$1,339	\$1,243	\$1,207	\$1,184	\$1,063	\$1,065	\$1,047	\$1,233	\$1,197	\$1,158	\$1,108	\$1,239	\$1,249
58	\$1,444	\$1,353	\$1,400	\$1,299	\$1,262	\$1,238	\$1,111	\$1,113	\$1,095	\$1,289	\$1,252	\$1,210	\$1,159	\$1,295	\$1,305
59	\$1,475	\$1,383	\$1,430	\$1,327	\$1,289	\$1,265	\$1,135	\$1,137	\$1,119	\$1,317	\$1,279	\$1,237	\$1,184	\$1,323	\$1,334
60	\$1,538	\$1,442	\$1,491	\$1,384	\$1,344	\$1,319	\$1,183	\$1,186	\$1,167	\$1,373	\$1,333	\$1,289	\$1,234	\$1,380	\$1,390
61	\$1,593	\$1,493	\$1,544	\$1,433	\$1,391	\$1,366	\$1,225	\$1,228	\$1,208	\$1,422	\$1,381	\$1,335	\$1,278	\$1,429	\$1,440
62	\$1,628	\$1,526	\$1,579	\$1,465	\$1,423	\$1,396	\$1,253	\$1,255	\$1,235	\$1,454	\$1,412	\$1,365	\$1,307	\$1,461	\$1,472
63	\$1,673	\$1,568	\$1,622	\$1,505	\$1,462	\$1,435	\$1,287	\$1,290	\$1,269	\$1,494	\$1,450	\$1,402	\$1,343	\$1,501	\$1,512
64+	\$1,701	\$1,593	\$1,647	\$1,530	\$1,485	\$1,458	\$1,308	\$1,311	\$1,290	\$1,518	\$1,473	\$1,425	\$1,365	\$1,524	\$1,536

**Kaiser Foundation Health Plan of the Northwest  
State of Oregon - 2026 Individual Medical Plans Rate Filing**

**Rate Tables and Factors - Non Tobacco Users  
Rating Area 2**

Plan	1	2	3	4	5	6	7	8	9	10	11	12	13	14	14
HIOS ID	71287OR0420001	71287OR0420005	71287OR0420002	71287OR0420011	71287OR0420012	71287OR0420003	71287OR0420014	71287OR0420016	71287OR0420004	71287OR0420019	71287OR0420021	71287OR0420020	71287OR0420013	71287OR0420023	71287OR0420026
Metal Tier	Gold	Gold	Gold	Silver	Silver	Silver	Bronze	Bronze	Bronze	Silver	Silver	Silver	Silver	Silver	Gold
Age	KP OR Gold 0	KP OR Gold 1750	KP Oregon Standard Gold Plan	KP OR Silver 3000	KP OR Silver 4000	KP Oregon Standard Silver Plan	KP OR Bronze 6000	KP OR Bronze HSA 7100	KP Oregon Standard Bronze Plan	KP OR Silver 4000 X	KP OR Silver 5500	KP OR Silver HSA 3600	KP OR Silver 1000	KP OR Silver HSA 2100	
14 and Under	\$325	\$305	\$315	\$293	\$284	\$279	\$250	\$251	\$247	\$291	\$282	\$273	\$261	\$292	\$294
15	\$325	\$305	\$315	\$293	\$284	\$279	\$250	\$251	\$247	\$291	\$282	\$273	\$261	\$292	\$294
16	\$325	\$305	\$315	\$293	\$284	\$279	\$250	\$251	\$247	\$291	\$282	\$273	\$261	\$292	\$294
17	\$325	\$305	\$315	\$293	\$284	\$279	\$250	\$251	\$247	\$291	\$282	\$273	\$261	\$292	\$294
18	\$325	\$305	\$315	\$293	\$284	\$279	\$250	\$251	\$247	\$291	\$282	\$273	\$261	\$292	\$294
19	\$325	\$305	\$315	\$293	\$284	\$279	\$250	\$251	\$247	\$291	\$282	\$273	\$261	\$292	\$294
20	\$325	\$305	\$315	\$293	\$284	\$279	\$250	\$251	\$247	\$291	\$282	\$273	\$261	\$292	\$294
21	\$512	\$480	\$497	\$461	\$448	\$439	\$394	\$395	\$389	\$458	\$444	\$430	\$411	\$460	\$463
22	\$512	\$480	\$497	\$461	\$448	\$439	\$394	\$395	\$389	\$458	\$444	\$430	\$411	\$460	\$463
23	\$512	\$480	\$497	\$461	\$448	\$439	\$394	\$395	\$389	\$458	\$444	\$430	\$411	\$460	\$463
24	\$512	\$480	\$497	\$461	\$448	\$439	\$394	\$395	\$389	\$458	\$444	\$430	\$411	\$460	\$463
25	\$515	\$482	\$499	\$463	\$450	\$441	\$396	\$397	\$390	\$459	\$446	\$431	\$413	\$461	\$465
26	\$525	\$492	\$509	\$472	\$458	\$450	\$404	\$405	\$398	\$469	\$455	\$440	\$421	\$471	\$474
27	\$537	\$503	\$521	\$483	\$469	\$461	\$413	\$414	\$407	\$479	\$466	\$450	\$431	\$482	\$485
28	\$557	\$522	\$540	\$501	\$487	\$478	\$429	\$429	\$422	\$497	\$483	\$467	\$447	\$500	\$504
29	\$573	\$537	\$556	\$516	\$501	\$492	\$441	\$442	\$435	\$512	\$497	\$481	\$460	\$514	\$518
30	\$582	\$545	\$564	\$523	\$508	\$499	\$448	\$448	\$441	\$519	\$504	\$488	\$467	\$522	\$526
31	\$594	\$557	\$576	\$534	\$519	\$509	\$457	\$458	\$450	\$530	\$515	\$498	\$477	\$533	\$537
32	\$606	\$568	\$588	\$545	\$530	\$520	\$466	\$467	\$460	\$541	\$526	\$508	\$486	\$544	\$548
33	\$614	\$575	\$595	\$552	\$536	\$526	\$472	\$473	\$466	\$548	\$532	\$515	\$493	\$551	\$555
34	\$622	\$583	\$603	\$560	\$544	\$533	\$479	\$480	\$472	\$555	\$539	\$521	\$499	\$558	\$562
35	\$626	\$587	\$607	\$563	\$547	\$537	\$482	\$483	\$475	\$559	\$543	\$525	\$503	\$562	\$566
36	\$630	\$591	\$611	\$567	\$551	\$540	\$485	\$486	\$478	\$563	\$546	\$528	\$506	\$565	\$570
37	\$634	\$595	\$615	\$571	\$554	\$544	\$488	\$489	\$481	\$566	\$550	\$532	\$509	\$569	\$573
38	\$639	\$598	\$619	\$574	\$558	\$548	\$491	\$492	\$484	\$570	\$554	\$535	\$512	\$573	\$577
39	\$647	\$606	\$627	\$582	\$565	\$555	\$498	\$499	\$490	\$577	\$561	\$542	\$519	\$580	\$585
40	\$655	\$614	\$635	\$589	\$572	\$562	\$504	\$505	\$497	\$585	\$568	\$549	\$526	\$587	\$592
41	\$667	\$625	\$647	\$600	\$583	\$572	\$513	\$514	\$506	\$596	\$578	\$559	\$535	\$598	\$603
42	\$679	\$636	\$658	\$611	\$593	\$582	\$522	\$524	\$515	\$606	\$589	\$569	\$545	\$609	\$614
43	\$695	\$652	\$674	\$626	\$608	\$596	\$535	\$536	\$527	\$621	\$603	\$583	\$558	\$624	\$629
44	\$716	\$671	\$694	\$644	\$625	\$614	\$551	\$552	\$543	\$639	\$621	\$600	\$574	\$642	\$647
45	\$740	\$693	\$717	\$666	\$647	\$635	\$569	\$571	\$561	\$661	\$642	\$620	\$594	\$664	\$669
46	\$769	\$720	\$745	\$692	\$672	\$659	\$591	\$593	\$583	\$686	\$666	\$644	\$617	\$689	\$695
47	\$801	\$751	\$776	\$721	\$700	\$687	\$616	\$618	\$607	\$715	\$694	\$671	\$643	\$718	\$724
48	\$838	\$785	\$812	\$754	\$732	\$718	\$645	\$646	\$635	\$748	\$726	\$702	\$672	\$752	\$757
49	\$874	\$819	\$848	\$787	\$764	\$750	\$673	\$674	\$663	\$781	\$758	\$733	\$702	\$784	\$790
50	\$915	\$858	\$887	\$823	\$800	\$785	\$704	\$706	\$694	\$817	\$793	\$767	\$734	\$821	\$827
51	\$956	\$896	\$927	\$860	\$835	\$820	\$735	\$737	\$725	\$853	\$829	\$801	\$767	\$857	\$864
52	\$1,000	\$937	\$970	\$900	\$874	\$858	\$770	\$771	\$759	\$893	\$867	\$838	\$803	\$897	\$904
53	\$1,045	\$980	\$1,013	\$941	\$913	\$896	\$804	\$806	\$793	\$933	\$906	\$876	\$839	\$938	\$945
54	\$1,094	\$1,025	\$1,061	\$984	\$956	\$938	\$842	\$844	\$830	\$977	\$948	\$917	\$878	\$981	\$989
55	\$1,143	\$1,071	\$1,108	\$1,028	\$998	\$980	\$879	\$881	\$867	\$1,020	\$991	\$958	\$917	\$1,025	\$1,033
56	\$1,196	\$1,120	\$1,159	\$1,076	\$1,045	\$1,025	\$920	\$922	\$907	\$1,067	\$1,036	\$1,002	\$959	\$1,072	\$1,081
57	\$1,249	\$1,170	\$1,211	\$1,124	\$1,091	\$1,071	\$961	\$963	\$947	\$1,115	\$1,083	\$1,047	\$1,002	\$1,120	\$1,129
58	\$1,306	\$1,224	\$1,266	\$1,175	\$1,141	\$1,120	\$1,005	\$1,007	\$990	\$1,166	\$1,132	\$1,094	\$1,048	\$1,171	\$1,180
59	\$1,334	\$1,250	\$1,293	\$1,200	\$1,165	\$1,144	\$1,026	\$1,028	\$1,012	\$1,191	\$1,156	\$1,118	\$1,070	\$1,196	\$1,206
60	\$1,391	\$1,303	\$1,348	\$1,251	\$1,215	\$1,193	\$1,070	\$1,072	\$1,055	\$1,242	\$1,206	\$1,166	\$1,116	\$1,248	\$1,257
61	\$1,440	\$1,349	\$1,396	\$1,296	\$1,258	\$1,235	\$1,108	\$1,110	\$1,092	\$1,286	\$1,248	\$1,207	\$1,156	\$1,292	\$1,302
62	\$1,472	\$1,380	\$1,427	\$1,325	\$1,286	\$1,262	\$1,133	\$1,135	\$1,117	\$1,314	\$1,276	\$1,234	\$1,181	\$1,321	\$1,331
63	\$1,513	\$1,418	\$1,467	\$1,361	\$1,322	\$1,297	\$1,164	\$1,166	\$1,147	\$1,351	\$1,311	\$1,268	\$1,214	\$1,357	\$1,367
64+	\$1,536	\$1,440	\$1,491	\$1,383	\$1,344	\$1,317	\$1,182	\$1,185	\$1,167	\$1,374	\$1,332	\$1,290	\$1,233	\$1,380	\$1,389

**Kaiser Foundation Health Plan of the Northwest  
State of Oregon - 2026 Individual Medical Plans Rate Filing**

**Rate Tables and Factors - Tobacco Users  
Rating Area 2**

Plan	1	2	3	4	5	6	7	8	9	10	11	12	13	14	14
HIOS ID	71287OR0420001	71287OR0420005	71287OR0420002	71287OR0420011	71287OR0420012	71287OR0420003	71287OR0420014	71287OR0420016	71287OR0420004	71287OR0420019	71287OR0420021	71287OR0420020	71287OR0420013	71287OR0420023	71287OR0420026
Metal Tier	Gold	Gold	Gold	Silver	Silver	Silver	Bronze	Bronze	Bronze	Silver	Silver	Silver	Silver	Silver	Gold
Age	KP OR Gold 0	KP OR Gold 1750	KP Oregon Standard Gold Plan	KP OR Silver 3000	KP OR Silver 4000	KP Oregon Standard Silver Plan	KP OR Bronze 6000	KP OR Bronze HSA 7100	KP Oregon Standard Bronze Plan	KP OR Silver 3000 X	KP OR Silver 4000 X	KP OR Silver 5500	KP OR Silver HSA 3600	KP OR Silver 1000	KP OR Gold HSA 2100
14 and Under	\$325	\$305	\$315	\$293	\$284	\$279	\$250	\$251	\$247	\$291	\$282	\$273	\$261	\$292	\$294
15	\$325	\$305	\$315	\$293	\$284	\$279	\$250	\$251	\$247	\$291	\$282	\$273	\$261	\$292	\$294
16	\$325	\$305	\$315	\$293	\$284	\$279	\$250	\$251	\$247	\$291	\$282	\$273	\$261	\$292	\$294
17	\$325	\$305	\$315	\$293	\$284	\$279	\$250	\$251	\$247	\$291	\$282	\$273	\$261	\$292	\$294
18	\$325	\$305	\$315	\$293	\$284	\$279	\$250	\$251	\$247	\$291	\$282	\$273	\$261	\$292	\$294
19	\$325	\$305	\$315	\$293	\$284	\$279	\$250	\$251	\$247	\$291	\$282	\$273	\$261	\$292	\$294
20	\$325	\$305	\$315	\$293	\$284	\$279	\$250	\$251	\$247	\$291	\$282	\$273	\$261	\$292	\$294
21	\$615	\$576	\$596	\$553	\$537	\$527	\$473	\$474	\$466	\$549	\$533	\$515	\$493	\$552	\$556
22	\$615	\$576	\$596	\$553	\$537	\$527	\$473	\$474	\$466	\$549	\$533	\$515	\$493	\$552	\$556
23	\$615	\$576	\$596	\$553	\$537	\$527	\$473	\$474	\$466	\$549	\$533	\$515	\$493	\$552	\$556
24	\$615	\$576	\$596	\$553	\$537	\$527	\$473	\$474	\$466	\$549	\$533	\$515	\$493	\$552	\$556
25	\$617	\$579	\$599	\$555	\$539	\$529	\$475	\$476	\$468	\$551	\$535	\$517	\$495	\$554	\$558
26	\$630	\$590	\$610	\$567	\$550	\$540	\$484	\$486	\$478	\$562	\$546	\$528	\$505	\$565	\$569
27	\$644	\$604	\$625	\$580	\$563	\$553	\$496	\$497	\$489	\$575	\$559	\$540	\$517	\$578	\$583
28	\$668	\$626	\$648	\$601	\$584	\$573	\$514	\$515	\$507	\$597	\$579	\$560	\$536	\$600	\$604
29	\$688	\$645	\$667	\$619	\$601	\$590	\$529	\$531	\$522	\$614	\$597	\$577	\$552	\$617	\$622
30	\$698	\$654	\$677	\$628	\$610	\$598	\$537	\$538	\$529	\$623	\$605	\$585	\$560	\$626	\$631
31	\$713	\$668	\$691	\$641	\$623	\$611	\$548	\$550	\$541	\$636	\$618	\$597	\$572	\$639	\$644
32	\$727	\$682	\$705	\$656	\$636	\$624	\$560	\$561	\$552	\$650	\$631	\$610	\$584	\$653	\$658
33	\$737	\$690	\$714	\$663	\$644	\$632	\$567	\$568	\$559	\$658	\$639	\$617	\$591	\$661	\$666
34	\$747	\$700	\$724	\$672	\$652	\$640	\$574	\$576	\$566	\$667	\$647	\$626	\$599	\$670	\$675
35	\$751	\$704	\$729	\$676	\$657	\$644	\$578	\$579	\$570	\$671	\$651	\$630	\$603	\$674	\$679
36	\$756	\$709	\$733	\$681	\$661	\$649	\$582	\$583	\$574	\$675	\$656	\$634	\$607	\$678	\$684
37	\$761	\$713	\$738	\$685	\$665	\$653	\$586	\$587	\$577	\$680	\$660	\$638	\$611	\$683	\$688
38	\$766	\$718	\$743	\$689	\$669	\$657	\$590	\$591	\$581	\$684	\$664	\$642	\$615	\$687	\$693
39	\$776	\$727	\$752	\$698	\$678	\$665	\$597	\$598	\$589	\$693	\$673	\$650	\$623	\$696	\$702
40	\$786	\$737	\$762	\$707	\$687	\$674	\$605	\$606	\$596	\$702	\$681	\$659	\$631	\$705	\$710
41	\$801	\$750	\$776	\$720	\$700	\$687	\$616	\$617	\$607	\$715	\$694	\$671	\$642	\$718	\$724
42	\$815	\$764	\$790	\$733	\$712	\$699	\$627	\$628	\$618	\$727	\$706	\$683	\$654	\$731	\$737
43	\$834	\$782	\$809	\$751	\$729	\$716	\$642	\$643	\$633	\$745	\$723	\$699	\$670	\$749	\$754
44	\$859	\$805	\$833	\$773	\$751	\$737	\$661	\$662	\$651	\$767	\$745	\$720	\$689	\$771	\$777
45	\$888	\$832	\$861	\$799	\$776	\$761	\$683	\$685	\$673	\$793	\$770	\$744	\$713	\$796	\$803
46	\$922	\$864	\$894	\$830	\$806	\$791	\$710	\$711	\$700	\$824	\$800	\$773	\$740	\$827	\$834
47	\$961	\$901	\$932	\$865	\$840	\$824	\$740	\$741	\$729	\$858	\$833	\$806	\$771	\$862	\$869
48	\$1,005	\$942	\$975	\$905	\$878	\$862	\$774	\$775	\$762	\$898	\$872	\$843	\$807	\$902	\$909
49	\$1,049	\$983	\$1,017	\$944	\$917	\$900	\$807	\$809	\$796	\$937	\$909	\$879	\$842	\$941	\$948
50	\$1,098	\$1,029	\$1,065	\$988	\$960	\$942	\$845	\$847	\$833	\$981	\$952	\$921	\$881	\$985	\$993
51	\$1,147	\$1,075	\$1,112	\$1,032	\$1,002	\$983	\$882	\$884	\$870	\$1,024	\$994	\$961	\$920	\$1,029	\$1,037
52	\$1,200	\$1,125	\$1,164	\$1,080	\$1,049	\$1,029	\$924	\$926	\$910	\$1,072	\$1,041	\$1,006	\$963	\$1,077	\$1,085
53	\$1,254	\$1,176	\$1,216	\$1,129	\$1,096	\$1,076	\$965	\$967	\$951	\$1,120	\$1,088	\$1,051	\$1,007	\$1,125	\$1,134
54	\$1,313	\$1,230	\$1,273	\$1,181	\$1,147	\$1,126	\$1,010	\$1,012	\$996	\$1,172	\$1,138	\$1,100	\$1,054	\$1,178	\$1,187
55	\$1,371	\$1,285	\$1,329	\$1,234	\$1,198	\$1,176	\$1,055	\$1,057	\$1,040	\$1,224	\$1,189	\$1,149	\$1,100	\$1,230	\$1,240
56	\$1,435	\$1,344	\$1,391	\$1,291	\$1,253	\$1,230	\$1,104	\$1,106	\$1,088	\$1,281	\$1,244	\$1,203	\$1,151	\$1,287	\$1,297
57	\$1,499	\$1,404	\$1,453	\$1,348	\$1,309	\$1,285	\$1,153	\$1,155	\$1,136	\$1,338	\$1,299	\$1,256	\$1,203	\$1,344	\$1,355
58	\$1,567	\$1,468	\$1,519	\$1,410	\$1,369	\$1,344	\$1,206	\$1,208	\$1,188	\$1,399	\$1,358	\$1,313	\$1,257	\$1,405	\$1,416
59	\$1,601	\$1,500	\$1,552	\$1,440	\$1,399	\$1,373	\$1,232	\$1,234	\$1,214	\$1,429	\$1,388	\$1,342	\$1,284	\$1,436	\$1,447
60	\$1,669	\$1,564	\$1,618	\$1,502	\$1,458	\$1,431	\$1,284	\$1,287	\$1,266	\$1,490	\$1,447	\$1,399	\$1,339	\$1,497	\$1,509
61	\$1,728	\$1,619	\$1,675	\$1,555	\$1,510	\$1,482	\$1,330	\$1,332	\$1,310	\$1,543	\$1,498	\$1,448	\$1,387	\$1,550	\$1,562
62	\$1,767	\$1,656	\$1,713	\$1,590	\$1,544	\$1,515	\$1,359	\$1,362	\$1,340	\$1,577	\$1,532	\$1,481	\$1,418	\$1,585	\$1,597
63	\$1,815	\$1,701	\$1,760	\$1,633	\$1,586	\$1,557	\$1,397	\$1,400	\$1,377	\$1,621	\$1,574	\$1,522	\$1,457	\$1,628	\$1,641
64+	\$1,845	\$1,728	\$1,788	\$1,659	\$1,611	\$1,581	\$1,419	\$1,422	\$1,398	\$1,647	\$1,599	\$1,545	\$1,479	\$1,656	\$1,668

**Kaiser Foundation Health Plan of the Northwest  
State of Oregon - 2026 Individual Medical Plans Rate Filing**

**Rate Tables and Factors - Non Tobacco Users  
Rating Area 3**

Plan	1	2	3	4	5	6	7	8	9	10	11	12	13	14	14
HIOS ID	712870R0420001	712870R0420005	712870R0420002	712870R0420011	712870R0420012	712870R0420003	712870R0420014	712870R0420016	712870R0420004	712870R0420019	712870R0420021	712870R0420020	712870R0420013	712870R0420023	712870R0420026
Metal Tier	Gold	Gold	Gold	Silver	Silver	Silver	Bronze	Bronze	Bronze	Silver	Silver	Silver	Silver	Silver	Gold
Age	KP OR Gold 0	KP OR Gold 1750	KP Oregon Standard Gold Plan	KP OR Silver 3000	KP OR Silver 4000	KP Oregon Standard Silver Plan	KP OR Bronze 6000	KP OR Bronze HSA 7100	KP Oregon Standard Bronze Plan	KP OR Silver 3000 X	KP OR Silver 4000 X	KP OR Silver 5500	KP OR Silver HSA 3600	KP OR Silver 1000	KP OR Gold HSA 2100
14 and Under	\$310	\$291	\$301	\$279	\$271	\$266	\$239	\$239	\$235	\$277	\$269	\$260	\$249	\$278	\$281
15	\$310	\$291	\$301	\$279	\$271	\$266	\$239	\$239	\$235	\$277	\$269	\$260	\$249	\$278	\$281
16	\$310	\$291	\$301	\$279	\$271	\$266	\$239	\$239	\$235	\$277	\$269	\$260	\$249	\$278	\$281
17	\$310	\$291	\$301	\$279	\$271	\$266	\$239	\$239	\$235	\$277	\$269	\$260	\$249	\$278	\$281
18	\$310	\$291	\$301	\$279	\$271	\$266	\$239	\$239	\$235	\$277	\$269	\$260	\$249	\$278	\$281
19	\$310	\$291	\$301	\$279	\$271	\$266	\$239	\$239	\$235	\$277	\$269	\$260	\$249	\$278	\$281
20	\$310	\$291	\$301	\$279	\$271	\$266	\$239	\$239	\$235	\$277	\$269	\$260	\$249	\$278	\$281
21	\$489	\$458	\$474	\$440	\$427	\$419	\$376	\$377	\$371	\$436	\$424	\$410	\$392	\$438	\$442
22	\$489	\$458	\$474	\$440	\$427	\$419	\$376	\$377	\$371	\$436	\$424	\$410	\$392	\$438	\$442
23	\$489	\$458	\$474	\$440	\$427	\$419	\$376	\$377	\$371	\$436	\$424	\$410	\$392	\$438	\$442
24	\$489	\$458	\$474	\$440	\$427	\$419	\$376	\$377	\$371	\$436	\$424	\$410	\$392	\$438	\$442
25	\$491	\$460	\$476	\$442	\$429	\$421	\$378	\$378	\$372	\$438	\$425	\$411	\$394	\$440	\$444
26	\$501	\$469	\$485	\$450	\$437	\$429	\$385	\$386	\$380	\$447	\$434	\$420	\$402	\$449	\$452
27	\$512	\$480	\$497	\$461	\$448	\$439	\$394	\$395	\$389	\$457	\$444	\$429	\$411	\$460	\$463
28	\$531	\$498	\$515	\$478	\$464	\$456	\$409	\$410	\$403	\$474	\$461	\$445	\$426	\$477	\$480
29	\$547	\$513	\$530	\$492	\$478	\$469	\$421	\$422	\$415	\$488	\$474	\$458	\$439	\$491	\$494
30	\$555	\$520	\$538	\$499	\$485	\$476	\$427	\$428	\$421	\$495	\$481	\$465	\$445	\$498	\$502
31	\$567	\$531	\$549	\$510	\$495	\$486	\$436	\$437	\$430	\$506	\$491	\$475	\$455	\$508	\$512
32	\$578	\$542	\$561	\$520	\$505	\$496	\$445	\$446	\$439	\$516	\$501	\$485	\$464	\$519	\$523
33	\$586	\$549	\$568	\$527	\$512	\$502	\$451	\$452	\$444	\$523	\$508	\$491	\$470	\$525	\$529
34	\$593	\$556	\$575	\$534	\$518	\$509	\$457	\$458	\$450	\$530	\$514	\$497	\$476	\$532	\$536
35	\$597	\$560	\$579	\$537	\$522	\$512	\$460	\$461	\$453	\$533	\$518	\$501	\$479	\$536	\$540
36	\$601	\$563	\$583	\$541	\$525	\$516	\$463	\$464	\$456	\$537	\$521	\$504	\$482	\$539	\$544
37	\$605	\$567	\$587	\$544	\$529	\$519	\$466	\$467	\$459	\$540	\$525	\$507	\$486	\$543	\$547
38	\$609	\$571	\$590	\$548	\$532	\$522	\$469	\$470	\$462	\$544	\$528	\$511	\$489	\$546	\$551
39	\$617	\$578	\$598	\$555	\$539	\$529	\$475	\$476	\$468	\$551	\$535	\$517	\$495	\$553	\$558
40	\$625	\$585	\$606	\$562	\$546	\$536	\$481	\$482	\$474	\$558	\$542	\$524	\$501	\$560	\$565
41	\$636	\$596	\$617	\$573	\$556	\$546	\$490	\$491	\$483	\$568	\$552	\$533	\$511	\$571	\$575
42	\$648	\$607	\$628	\$583	\$566	\$555	\$498	\$499	\$491	\$578	\$562	\$543	\$520	\$581	\$586
43	\$663	\$622	\$643	\$597	\$580	\$569	\$510	\$511	\$503	\$592	\$575	\$556	\$532	\$595	\$600
44	\$683	\$640	\$662	\$614	\$597	\$586	\$525	\$527	\$518	\$610	\$592	\$572	\$548	\$613	\$617
45	\$706	\$662	\$684	\$635	\$617	\$605	\$543	\$544	\$535	\$630	\$612	\$592	\$566	\$633	\$638
46	\$733	\$687	\$711	\$660	\$641	\$629	\$564	\$565	\$556	\$655	\$636	\$615	\$588	\$658	\$663
47	\$764	\$716	\$741	\$687	\$668	\$655	\$588	\$589	\$579	\$682	\$662	\$640	\$613	\$685	\$691
48	\$799	\$749	\$775	\$719	\$698	\$685	\$615	\$616	\$606	\$714	\$693	\$670	\$641	\$717	\$722
49	\$834	\$782	\$808	\$750	\$729	\$715	\$642	\$643	\$632	\$745	\$723	\$699	\$669	\$748	\$754
50	\$873	\$818	\$846	\$785	\$763	\$749	\$672	\$673	\$662	\$779	\$757	\$732	\$701	\$783	\$789
51	\$912	\$854	\$884	\$820	\$797	\$782	\$701	\$703	\$691	\$814	\$790	\$764	\$732	\$818	\$824
52	\$954	\$894	\$925	\$858	\$834	\$818	\$734	\$736	\$724	\$852	\$827	\$800	\$766	\$856	\$863
53	\$997	\$935	\$967	\$897	\$871	\$855	\$767	\$769	\$756	\$890	\$865	\$836	\$800	\$894	\$901
54	\$1,044	\$978	\$1,012	\$939	\$912	\$895	\$803	\$805	\$791	\$932	\$905	\$875	\$837	\$936	\$943
55	\$1,090	\$1,022	\$1,057	\$981	\$952	\$935	\$839	\$840	\$827	\$973	\$945	\$914	\$875	\$978	\$985
56	\$1,140	\$1,069	\$1,106	\$1,026	\$996	\$978	\$877	\$879	\$865	\$1,018	\$989	\$956	\$915	\$1,023	\$1,031
57	\$1,191	\$1,116	\$1,155	\$1,072	\$1,041	\$1,022	\$917	\$919	\$903	\$1,064	\$1,033	\$999	\$956	\$1,069	\$1,077
58	\$1,246	\$1,167	\$1,208	\$1,121	\$1,088	\$1,068	\$958	\$960	\$945	\$1,112	\$1,080	\$1,044	\$999	\$1,117	\$1,126
59	\$1,272	\$1,192	\$1,234	\$1,145	\$1,112	\$1,091	\$979	\$981	\$965	\$1,136	\$1,103	\$1,067	\$1,021	\$1,141	\$1,150
60	\$1,327	\$1,243	\$1,286	\$1,194	\$1,159	\$1,138	\$1,021	\$1,023	\$1,006	\$1,185	\$1,150	\$1,112	\$1,065	\$1,190	\$1,199
61	\$1,374	\$1,287	\$1,332	\$1,236	\$1,200	\$1,178	\$1,057	\$1,059	\$1,042	\$1,226	\$1,191	\$1,151	\$1,102	\$1,232	\$1,242
62	\$1,404	\$1,316	\$1,362	\$1,264	\$1,227	\$1,204	\$1,081	\$1,083	\$1,065	\$1,254	\$1,218	\$1,177	\$1,127	\$1,260	\$1,270
63	\$1,443	\$1,352	\$1,399	\$1,298	\$1,261	\$1,237	\$1,110	\$1,113	\$1,094	\$1,288	\$1,251	\$1,210	\$1,158	\$1,294	\$1,304
64+	\$1,467	\$1,374	\$1,422	\$1,320	\$1,281	\$1,257	\$1,128	\$1,131	\$1,113	\$1,308	\$1,272	\$1,230	\$1,176	\$1,314	\$1,326

**Kaiser Foundation Health Plan of the Northwest  
State of Oregon - 2026 Individual Medical Plans Rate Filing**

**Rate Tables and Factors - Tobacco Users  
Rating Area 3**

Plan	1	2	3	4	5	6	7	8	9	10	11	12	13	14	14
HIOS ID	712870R0420001	712870R0420005	712870R0420002	712870R0420011	712870R0420012	712870R0420003	712870R0420014	712870R0420016	712870R0420004	712870R0420019	712870R0420021	712870R0420020	712870R0420013	712870R0420023	712870R0420026
Metal Tier	Gold	Gold	Gold	Silver	Silver	Silver	Bronze	Bronze	Bronze	Silver	Silver	Silver	Silver	Silver	Gold
Age	KP OR Gold 0	KP OR Gold 1750	KP Oregon Standard Gold Plan	KP OR Silver 3000	KP OR Silver 4000	KP Oregon Standard Silver Plan	KP OR Bronze 6000	KP OR Bronze HSA 7100	KP Oregon Standard Bronze Plan	KP OR Silver 3000 X	KP OR Silver 4000 X	KP OR Silver 5500	KP OR Silver HSA 3600	KP OR Silver 1000	KP OR Gold HSA 2100
14 and Under	\$310	\$291	\$301	\$279	\$271	\$266	\$239	\$239	\$235	\$277	\$269	\$260	\$249	\$278	\$281
15	\$310	\$291	\$301	\$279	\$271	\$266	\$239	\$239	\$235	\$277	\$269	\$260	\$249	\$278	\$281
16	\$310	\$291	\$301	\$279	\$271	\$266	\$239	\$239	\$235	\$277	\$269	\$260	\$249	\$278	\$281
17	\$310	\$291	\$301	\$279	\$271	\$266	\$239	\$239	\$235	\$277	\$269	\$260	\$249	\$278	\$281
18	\$310	\$291	\$301	\$279	\$271	\$266	\$239	\$239	\$235	\$277	\$269	\$260	\$249	\$278	\$281
19	\$310	\$291	\$301	\$279	\$271	\$266	\$239	\$239	\$235	\$277	\$269	\$260	\$249	\$278	\$281
20	\$310	\$291	\$301	\$279	\$271	\$266	\$239	\$239	\$235	\$277	\$269	\$260	\$249	\$278	\$281
21	\$587	\$550	\$569	\$528	\$513	\$503	\$451	\$452	\$445	\$524	\$509	\$492	\$471	\$526	\$530
22	\$587	\$550	\$569	\$528	\$513	\$503	\$451	\$452	\$445	\$524	\$509	\$492	\$471	\$526	\$530
23	\$587	\$550	\$569	\$528	\$513	\$503	\$451	\$452	\$445	\$524	\$509	\$492	\$471	\$526	\$530
24	\$587	\$550	\$569	\$528	\$513	\$503	\$451	\$452	\$445	\$524	\$509	\$492	\$471	\$526	\$530
25	\$589	\$552	\$571	\$530	\$515	\$505	\$453	\$454	\$447	\$526	\$511	\$494	\$473	\$528	\$532
26	\$601	\$563	\$582	\$540	\$525	\$515	\$462	\$463	\$456	\$536	\$521	\$503	\$482	\$539	\$543
27	\$615	\$576	\$596	\$553	\$537	\$527	\$473	\$474	\$466	\$549	\$533	\$515	\$493	\$551	\$556
28	\$638	\$598	\$618	\$574	\$557	\$547	\$491	\$492	\$484	\$569	\$553	\$534	\$512	\$572	\$576
29	\$656	\$615	\$636	\$591	\$574	\$563	\$505	\$506	\$498	\$586	\$569	\$550	\$527	\$589	\$593
30	\$666	\$624	\$645	\$599	\$582	\$571	\$512	\$513	\$505	\$594	\$577	\$558	\$534	\$597	\$602
31	\$680	\$637	\$659	\$612	\$594	\$583	\$523	\$524	\$516	\$607	\$589	\$570	\$546	\$610	\$615
32	\$694	\$650	\$673	\$606	\$585	\$575	\$534	\$535	\$526	\$620	\$602	\$582	\$557	\$622	\$627
33	\$703	\$659	\$681	\$632	\$614	\$603	\$541	\$542	\$533	\$627	\$609	\$589	\$564	\$630	\$635
34	\$712	\$667	\$690	\$641	\$622	\$611	\$548	\$549	\$540	\$636	\$617	\$597	\$571	\$639	\$644
35	\$717	\$672	\$695	\$645	\$626	\$615	\$552	\$553	\$544	\$640	\$621	\$601	\$575	\$643	\$648
36	\$722	\$676	\$699	\$649	\$630	\$619	\$555	\$556	\$547	\$644	\$626	\$605	\$579	\$647	\$652
37	\$726	\$681	\$704	\$653	\$634	\$623	\$559	\$560	\$551	\$648	\$630	\$609	\$583	\$651	\$656
38	\$731	\$685	\$709	\$658	\$639	\$627	\$562	\$564	\$554	\$653	\$634	\$613	\$587	\$656	\$661
39	\$740	\$694	\$718	\$666	\$647	\$635	\$570	\$571	\$561	\$661	\$642	\$621	\$594	\$664	\$669
40	\$750	\$703	\$727	\$674	\$655	\$643	\$577	\$578	\$569	\$669	\$650	\$628	\$602	\$672	\$678
41	\$764	\$716	\$740	\$687	\$667	\$655	\$588	\$589	\$579	\$682	\$662	\$640	\$613	\$685	\$690
42	\$777	\$728	\$754	\$699	\$679	\$666	\$598	\$599	\$589	\$694	\$674	\$651	\$624	\$697	\$703
43	\$796	\$746	\$772	\$716	\$695	\$683	\$612	\$614	\$604	\$711	\$690	\$667	\$639	\$714	\$720
44	\$819	\$768	\$794	\$737	\$716	\$703	\$631	\$632	\$621	\$732	\$710	\$687	\$658	\$735	\$741
45	\$847	\$794	\$821	\$762	\$740	\$726	\$652	\$653	\$642	\$756	\$734	\$710	\$680	\$760	\$766
46	\$880	\$825	\$853	\$792	\$769	\$755	\$677	\$678	\$667	\$786	\$763	\$738	\$706	\$789	\$795
47	\$917	\$859	\$889	\$825	\$801	\$786	\$705	\$707	\$695	\$819	\$795	\$769	\$736	\$822	\$829
48	\$959	\$899	\$930	\$863	\$838	\$822	\$738	\$739	\$727	\$856	\$831	\$804	\$770	\$860	\$867
49	\$1,001	\$938	\$970	\$900	\$874	\$858	\$770	\$772	\$759	\$893	\$868	\$839	\$803	\$898	\$905
50	\$1,048	\$982	\$1,016	\$943	\$915	\$898	\$806	\$808	\$795	\$935	\$908	\$878	\$841	\$940	\$947
51	\$1,094	\$1,025	\$1,061	\$984	\$956	\$938	\$842	\$844	\$830	\$977	\$948	\$917	\$878	\$981	\$989
52	\$1,145	\$1,073	\$1,110	\$1,030	\$1,000	\$982	\$881	\$883	\$868	\$1,022	\$993	\$960	\$919	\$1,027	\$1,035
53	\$1,197	\$1,121	\$1,160	\$1,077	\$1,046	\$1,026	\$921	\$923	\$908	\$1,068	\$1,037	\$1,003	\$960	\$1,073	\$1,082
54	\$1,252	\$1,174	\$1,214	\$1,127	\$1,094	\$1,074	\$964	\$966	\$950	\$1,118	\$1,086	\$1,050	\$1,005	\$1,123	\$1,132
55	\$1,308	\$1,226	\$1,268	\$1,177	\$1,143	\$1,122	\$1,006	\$1,009	\$992	\$1,168	\$1,134	\$1,096	\$1,050	\$1,173	\$1,183
56	\$1,369	\$1,283	\$1,327	\$1,231	\$1,196	\$1,174	\$1,053	\$1,055	\$1,038	\$1,222	\$1,186	\$1,147	\$1,098	\$1,228	\$1,237
57	\$1,430	\$1,340	\$1,386	\$1,286	\$1,249	\$1,226	\$1,100	\$1,102	\$1,084	\$1,276	\$1,239	\$1,198	\$1,147	\$1,282	\$1,292
58	\$1,495	\$1,401	\$1,449	\$1,345	\$1,306	\$1,282	\$1,150	\$1,152	\$1,134	\$1,334	\$1,296	\$1,253	\$1,199	\$1,341	\$1,351
59	\$1,527	\$1,431	\$1,480	\$1,374	\$1,334	\$1,309	\$1,175	\$1,177	\$1,158	\$1,363	\$1,324	\$1,280	\$1,225	\$1,370	\$1,380
60	\$1,592	\$1,492	\$1,543	\$1,432	\$1,391	\$1,365	\$1,225	\$1,228	\$1,207	\$1,421	\$1,380	\$1,334	\$1,278	\$1,428	\$1,439
61	\$1,648	\$1,545	\$1,598	\$1,483	\$1,440	\$1,413	\$1,268	\$1,271	\$1,250	\$1,472	\$1,429	\$1,382	\$1,323	\$1,479	\$1,490
62	\$1,685	\$1,579	\$1,634	\$1,516	\$1,472	\$1,445	\$1,297	\$1,299	\$1,278	\$1,505	\$1,461	\$1,413	\$1,352	\$1,512	\$1,523
63	\$1,732	\$1,623	\$1,679	\$1,558	\$1,513	\$1,485	\$1,332	\$1,335	\$1,313	\$1,546	\$1,501	\$1,451	\$1,390	\$1,553	\$1,565
64+	\$1,761	\$1,650	\$1,707	\$1,584	\$1,539	\$1,509	\$1,353	\$1,356	\$1,335	\$1,572	\$1,527	\$1,476	\$1,413	\$1,578	\$1,590

## Portland Area Proposed Rates Examples 2026 Individual Non-Grandfathered Plans

*Clackamas, Multnomah, Washington, Yamhill Counties*

	Description	
<b>Catastrophic Plan</b>	21-year-old, single, non-tobacco user	N/A
<b>Standard Bronze Plan</b>	21-year-old, single, non-tobacco user	\$358
	40-year-old, single, non-tobacco user	\$458
	60-year-old, single, non-tobacco user	\$972
<b>Standard Silver Plan</b>	21-year-old, single, non-tobacco user	\$405
	40-year-old, single, non-tobacco user	\$518
	60-year-old, single, non-tobacco user	\$1,099
<b>Standard Gold Plan</b>	21-year-old, single, non-tobacco user	\$458
	40-year-old, single, non-tobacco user	\$585
	60-year-old, single, non-tobacco user	\$1,243

## Eugene Area Proposed Rate Examples 2026 Individual Non-Grandfathered Plans

*Benton, Lane, Linn Counties*

	Description	
<b>Catastrophic Plan</b>	21-year-old, single, non-tobacco user	N/A
<b>Standard Bronze Plan</b>	21-year-old, single, non-tobacco user	\$389
	40-year-old, single, non-tobacco user	\$497
	60-year-old, single, non-tobacco user	\$1,055
<b>Standard Silver Plan</b>	21-year-old, single, non-tobacco user	\$439
	40-year-old, single, non-tobacco user	\$562
	60-year-old, single, non-tobacco user	\$1,193
<b>Standard Gold Plan</b>	21-year-old, single, non-tobacco user	\$497
	40-year-old, single, non-tobacco user	\$635
	60-year-old, single, non-tobacco user	\$1,348



## Salem Area Proposed Rate Examples 2026 Individual Non-Grandfathered Plans

*Marion, Polk Counties*

	Description	
<b>Catastrophic Plan</b>	21-year-old, single, non-tobacco user	N/A
<b>Standard Bronze Plan</b>	21-year-old, single, non-tobacco user	\$371
	40-year-old, single, non-tobacco user	\$474
	60-year-old, single, non-tobacco user	\$1,006
<b>Standard Silver Plan</b>	21-year-old, single, non-tobacco user	\$419
	40-year-old, single, non-tobacco user	\$536
	60-year-old, single, non-tobacco user	\$1,138
<b>Standard Gold Plan</b>	21-year-old, single, non-tobacco user	\$474
	40-year-old, single, non-tobacco user	\$606
	60-year-old, single, non-tobacco user	\$1,286

## North Coast Proposed Rate Examples 2026 Individual Non-Grandfathered Plans

*Clatsop, Columbia, Coos, Curry, Lincoln, Tillamook Counties*

	Description	
<b>Catastrophic Plan</b>	21-year-old, single, non-tobacco user	N/A
<b>Standard Bronze Plan</b>	21-year-old, single, non-tobacco user	\$358
	40-year-old, single, non-tobacco user	\$458
	60-year-old, single, non-tobacco user	\$972
<b>Standard Silver Plan</b>	21-year-old, single, non-tobacco user	\$405
	40-year-old, single, non-tobacco user	\$518
	60-year-old, single, non-tobacco user	\$1,099
<b>Standard Gold Plan</b>	21-year-old, single, non-tobacco user	\$458
	40-year-old, single, non-tobacco user	\$585
	60-year-old, single, non-tobacco user	\$1,243

## Pendleton-Hermiston Area Proposed Rate Examples

### 2026 Individual Non-Grandfathered Plans

*Baker, Crook, Gilliam, Grant, Harney, Hood River, Jefferson, Malheur, Morrow,  
Sherman, Umatilla, Union, Wallowa, Wasco, Wheeler Counties*

	Description	
<b>Catastrophic Plan</b>	21-year-old, single, non-tobacco user	N/A
<b>Standard Bronze Plan</b>	21-year-old, single, non-tobacco user	\$358
	40-year-old, single, non-tobacco user	\$458
	60-year-old, single, non-tobacco user	\$972
<b>Standard Silver Plan</b>	21-year-old, single, non-tobacco user	\$405
	40-year-old, single, non-tobacco user	\$518
	60-year-old, single, non-tobacco user	\$1,099
<b>Standard Gold Plan</b>	21-year-old, single, non-tobacco user	\$458
	40-year-old, single, non-tobacco user	\$585
	60-year-old, single, non-tobacco user	\$1,243

<b>SERFF Tracking #:</b>	KFNW-134509436	<b>State Tracking #:</b>	KFNW-134509436	<b>Company Tracking #:</b>	E0IDTRAD0126, E0IDDEDSTD0126, E0IDDED012...
<b>State:</b>	Oregon	<b>Filing Company:</b>	Kaiser Foundation Health Plan of the Northwest		
<b>TOI/Sub-TOI:</b>	H16I Individual Health - Major Medical/H16I.005C Individual - Other				
<b>Product Name:</b>	2026 Kaiser Permanente Individual and families Plan Health				
<b>Project Name/Number:</b>	/				

URRT

State Determination

<b>Review Status:</b>	Incomplete
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SERFF Tracking #:	KFNW-134509436	State Tracking #:	KFNW-134509436	Company Tracking #:	E0IDTRAD0126, E0IDDEDSTD0126, E0IDDED012...
State:	Oregon	Filing Company:	Kaiser Foundation Health Plan of the Northwest		
TOI/Sub-TOI:	H16I Individual Health - Major Medical/H16I.005C Individual - Other				
Product Name:	2026 Kaiser Permanente Individual and families Plan Health				
Project Name/Number:	/				

URRT Items

Item Name	Attachment(s)
Actuarial Memorandum	2026PartIIIActuarialMemorandumwExhibits.pdf
Actuarial Memorandum - Redacted	2026PartIIIActuarialMemorandumR.pdf
Consumer Justification Narrative	FILING_DESCRIPTION_2026.pdf
Other Supporting Documents	PY2026SuppDocUniquePlanDesign_OR_KPIF.pdf

**Kaiser Foundation Health Plan of the Northwest**

**State of Oregon  
2026 Individual Rate Filing  
Rates Effective January 1, 2026  
HIOS Issuer ID 71287**

**Part III – Actuarial Memorandum and Certification**

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## **1. Purpose**

This document contains the Part III Actuarial Memorandum for Kaiser Foundation Health Plan (KFHP) of the Northwest's individual business in the State of Oregon, with an effective date on or after January 1, 2026. These individual rates are guaranteed through December 31, 2026. These products may be offered both on and off the Oregon Health Benefit Exchange marketplace (Exchange). This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template (URRT). The purpose of the Actuarial Memorandum is to provide certain information related to the submission of premium rate filings, including support for the values entered in the Part I URRT. This document may not be appropriate for other purposes. The plans within scope of this filing are listed in Exhibit AM12. The experience period single risk pool is comprised of ACA compliant individual policies in the state of Oregon during the 2024 policy year.

This rate filing and the associated rates reflect the Oregon State and Federal statutes, rules, regulations and guidance as of May 9, 2025. Changes to the applicable regulations, including but not limited to changes to Risk Stabilization programs, Advance Premium Tax Credits (APTC) and taxes and the Oregon Basic Health Plan (BHP) could have a significant impact on rate development. Subsequent changes to these statutes, rules, regulations and programs may make these rates deficient and would necessitate revisions to this filing.

## **2. General Information Section**

### **Company Identifying Information**

Company Legal Name:	Kaiser Foundation Health Plan of the Northwest
State:	Oregon
HIOS Issuer ID:	71287
Market:	Individual Medical On and Off Exchange
Effective Date:	January 1, 2026

### **Company Contact Information**

Primary Contact Name:	David Liebert, ASA, MAAA
Primary Contact Email Address:	<a href="mailto:david.m.liebert@kp.org">david.m.liebert@kp.org</a>
Secondary Contact Name:	Kitty Yang, ASA, MAAA
Secondary Contact Email Address:	<a href="mailto:kitty.x.yang@kp.org">kitty.x.yang@kp.org</a>

The secondary contact is the filing preparer and the primary contact is the peer review and signing actuary.



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### **3. Proposed Rate Increases**

The fourteen plans covered by this rate filing are renewing benefit plans from 2025. In addition to those plans, one new off-exchange gold plan will be offered in 2026. The 2024 experience period data includes two plans that were terminated for 2025 plan year. All rate changes for the plans renewing in 2026 are primarily driven by the claims experience of the single risk pool, medical inflation, Risk Adjustment transfer payments, mandated changes to certain plans, taxes and fees imposed on the issuer and changes in APTC driven by the expiration of additional subsidies through the American Rescue Plan Act (ARPA) and reduced APTC due to the continued rollout of the BHP. The proposed average rate change can be seen on Exhibit 1. The average rate change does not indicate that every member's rate will change by this amount, as rates are affected by the ages of those covered, county of residence and benefits chosen.

Scenarios related to the end of Medicaid expansion, the termination of BHP and the termination of the Oregon Reinsurance Program have been addressed in Exhibit AM16.

### **4. Market Experience**

#### **4.1. Experience Period Premium and Claims**

The experience period premium and claims for the single risk pool are shown in Exhibit AM2.

The premium earned during the experience period for the renewing ACA plans has been developed based upon earned premium data from our internal billing systems. As indicated within the instructions, Worksheet 1 of the Part I URRT reflects the premium earned with no accounting for expected risk adjustment transfers.

The incurred claims for the renewing ACA plans are developed by accumulating the net medical expenses for the ACA compliant non-grandfathered individual line of business. The data is for the incurred period January 2024 through December 2024 and paid through January 2025, including incurred but not reported estimates. Net cost data from internal cost systems (i.e., the cost for medical services delivered within our integrated delivery system), fee for service claims, and prescription drug claims are aggregated to determine paid claims. For the experience period, allowed claims are calculated based on paid claims divided by the paid to allowed ratio as discussed in the **Paid to Allowed Ratio** section in this document.

Incurred but not reported estimates were developed using the completion factor method. The completion factors were developed from the expenses incurred between January 2024 and December 2024 and paid through January 2025.

#### **4.2. Benefit Categories**

Claims are assigned to one of the following benefit categories: Inpatient Hospital, Outpatient Hospital, Professional, Other Medical, and Prescription Drugs. The categorization is derived

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from each claim's specific information on services rendered, the location of service, and the provider type. The categorization is an automated process within KFHP's data warehouse.

Examples include:

<b>Benefit Category</b>	<b>Services</b>
Inpatient Hospital	Inpatient Facility, Inpatient Visits, Inpatient Surgery, Maternity
Outpatient Hospital	Outpatient Facility, Emergency/Urgent Care, Outpatient Surgery
Professional	Diagnostic Services, Office Visits, Cardiovascular, Dialysis, PT/OT/ST
Other Medical	Other Services
Capitation	None
Prescription Drug	Pharmacy

#### **4.3. Projection Factors**

##### **Changes in Morbidity of the Insured Population**

The morbidity adjustment (see Exhibit AM5) reflects the change in the expected health risk from the 2024 experience period to the 2026 projected single risk pool, independent of underlying demographic changes. The adjustment to morbidity has been developed to reflect the material impact of fixed costs as a result of KFHP's integrated delivery model.

In this filing, ARPA premium subsidy is projected to be discontinued in 2026, and projected membership is then projected to have higher morbidity than the base. Thus, the morbidity adjustment is modified to reflect the deterioration in the projected population's morbidity.

##### **Changes in Benefits**

Some plans have cost sharing changes in 2026, which generate different levels of utilization adjustments when compared with the experience period plans. The net impact is reflected as the change in utilization in Exhibits AM1 and AM3. This is calculated by dividing the average utilization in the projection period as determined by the pricing model described below under **AV Pricing Values**, by the base period average utilization in Exhibit AM3.

For all non-standard plans the Kaiser Permanente at Home™ program (Program) was formally introduced for the 2024 plan year. The Program is a personalized, patient-centered program that provides care in the member's home, or a place of temporary or permanent residence used as the member's home, as an alternative to receiving acute care in a hospital. Prior authorization is required. Services are provided or arranged by Kaiser Permanente and Medically Home. Medically Home is the in-network provider we contract with to provide services under this Program, which may include: telemedical visits and in-person home visits by physicians, RN's, physical therapists, nutritionists, home health aides, and other healthcare professionals; 24/7 telemedical monitoring and access to the member's care team; medical equipment temporarily installed in the member's home; laboratory tests and mobile imaging; and medical supplies, communication equipment and safety items while the member is receiving acute care in the home. The Program was in operation during the experience period under an emergency waiver with impact on experience period expense data.

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**Changes in Demographics**

Base period claims experience is adjusted for the average mix of population by age in the experience period membership. The average age factor is developed by applying the Oregon State Specific Age Curve (Exhibit AM14) to the 2024 membership. The same calculation is performed for the projected 2026 membership, which is based upon actual KFHP enrolled members as of February 2025. The projected allowed claims are then multiplied by the change in the average age factor between 2024 and 2026. The development of the average age factor is shown in Exhibit AM4.

The average mix of population by gender, region and tobacco use is not anticipated to change between 2024 and 2026, making adjustments for these factors unnecessary.

**Other Adjustments**

No adjustments or factors, other than trend and those previously discussed in this section, have been used to project the experience period allowed claims to the projection period.

**Trend Factors**

The projected trend factors are based on a mixture of expected industry trends, future fixed costs, and expected internalization of services (i.e., movement of medical care delivery from contracted external providers to our integrated delivery system). As an integrated health care provider, a large portion of KFHP's expenses are the fixed costs associated with providing medical care through Kaiser owned facilities.

For 2024 to 2026, our projected total annual medical expense trend for the ACA individual market can be seen in Exhibit AM1 with historic trends seen in Exhibit AM2-2.

**4.4. Credibility Manual Rate Development**

Please see the **Credibility of Experience** section below. KFHP considers the experience period data to be fully credible, and has not employed the use of additional, external claims data to develop a manual rate.

**4.5. Credibility of Experience**

KFHP had experience period membership as seen in Exhibit 1, which we consider material and fully credible. We have not employed the use of additional, external claims data. ASOP No. 25 was considered when making the credibility determination.

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**4.6. Paid to Allowed Ratio**

The projected 2026 paid to allowed ratio is calculated as the average benefit relativity (effective plan design adjustment). The average pricing AV, as shown in Exhibit AM12, accounts for the projected member distribution across the available plans. The development of the benefit relativities is discussed under the **AV Pricing Values** section later in this document. The same methodology is used to calculate the 2024 experience period paid to allowed ratio.

**4.7. Risk Adjustment and Reinsurance**

**Experience Period Risk Adjustment and Reinsurance Adjustments PMPM**

*Risk Adjustment*

KFHP has been an active participant in Wakely's market-wide risk adjustment study for calendar year 2024 and has relied upon their regression models in conjunction with internal analysis to develop an experience period risk adjustment transfer value. The result is based upon paid and incurred data through December 2024 and known risk adjustment results for prior years.

The risk adjustment transfer has not been included in the incurred claim development described in Section 4.1. The experience period projected risk adjustment amount is included on Worksheet II of the Part I URRT. The amounts have been allocated by plan based upon a calculation of membership data currently available.

*Reinsurance*

The experience period Oregon Reinsurance Program receivable is calculated based on current information on the paid claims in 2024 and the applicable reinsurance parameters. The reinsurance receivable has not been included in the incurred claim development described in Section 4.1, but is included on Worksheet II of the Part I URRT and is distributed among the experience period plans based on membership.

**Projected Risk Adjustments PMPM**

The projected risk adjustment transfer payment is calculated based on the experience period risk adjustment estimate with adjustments for anticipated changes in the risk score coefficients, statewide average premiums and anticipated shifts in KFHP's relative risk compared to the market between 2024 and 2026. The projection period Risk Adjustment is shown in Exhibit AM6. The adjustment is then applied to the Index Rate in Exhibit AM1 for the buildup of the Market Adjusted Index Rate.

Transfers due to RADV audits on prior plan years have not been factored into risk adjustment projections. RADV results are considered one-time events and are not consistent or repeatable.

The 2026 risk adjustment user fee is included in the administrative expenses as shown in Exhibit AM10.

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**Projected ACA Reinsurance Recoveries Net of Reinsurance Premium**

The projected reinsurance receivable is based on 2024 experience period member level claims, trended to 2026, with the expected 2026 parameters as shown in Exhibit AM6.

**Projected Risk Corridor Charges and Payments**

The temporary risk corridor program ended with the 2016 plan year, and as such, no transfers are projected going forward.

**4.8. Non-Benefit Expenses and Profit & Risk**

**Administrative Expense Load**

Administrative Expense includes broker commissions, medical management costs, and health plan operating expenses. See Exhibits AM8, AM9, and AM10 for the development of the administrative expenses. Experience period operating expenses have been trended as shown in Exhibit AM9. Administrative expenses are calculated as a flat percentage of premium and are applied uniformly among all plans represented by this filing. With the 2026 filing, administrative expenses have been broken out by fixed and variable expenses which are applied uniformly across all plans and converted to percentage of premium based on the projected premium of each plan.

**Profit & Risk Margin**

The 2026 plans are priced to provide a projected risk margin as shown in Exhibit AM10. The risk margin assumption is applied uniformly across all plans represented by this filing.

**Taxes and Fees**

Total retention has been adjusted to reflect the required taxes and fees that will apply in 2026 (Exhibit AM10). Only those taxes and fees that may be subtracted from premiums for purposes of calculating MLR are included.

**5. Projected Loss Ratio**

Exhibit AM11 provides a demonstration of the Medical Loss Ratio (MLR) calculation based upon the assumptions in this rate filing. We project a loss ratio based on the federally prescribed methodology to be at least 80% and do not anticipate the need to issue rebates.

The actual Federal MLR is expected to differ from the projected values, as they are retrospective calculations and the values presented in this filing are prospective calculations.

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## **6. Application of Market Reform Rating Rules**

### **6.1. Single Risk Pool**

The projection period reflects the experience of policies that we anticipate will be enrolled in the Single Risk Pool. The Single Risk Pool reflects all covered lives for every non-grandfathered product/plan combination for KFHP in the Oregon Individual market.

### **6.2. Index Rate**

The experience period index rate, shown in Exhibit AM1, includes the non-grandfathered, ACA compliant members of in the individual line of business with the covered benefits in excess of the EHB's excluded.

The projection period index rate, shown in Exhibit AM1, is calculated by trending the experience period index rate forward to the projection period and adjusting for changes in average utilization, demographics, morbidity and the new EHBs. The differences in the total allowed claims PMPM on Worksheet 1 of the Part I URRT and the Index Rate is covered benefits in excess of essential health benefits, as described below as Non-EHBs.

### **6.3. Market Adjusted Index Rate**

The calculation of the Market Adjusted Index Rate, shown in Exhibit AM1, is the compilation of the Index Rate and the market-wide adjustments, which includes projected Risk Adjustment transfers and Exchange fees (Marketplace User fee).

### **6.4. Plan Adjusted Index Rates**

The Plan Adjusted Index Rates are calculated as the product of the Market Adjusted Index Rate, a Utilization Adjustment, plan specific AV Pricing Values (cost-sharing adjustment), non-EHB Adjustments for covered benefits in excess of the EHB requirement, and an adjustment for Administrative Expenses. The calculations are provided in Exhibit AM13.

#### *Non-EHB Adjustment*

An adjustment has been made to the base period allowed amount to remove the non-EHB covered benefits from the base rates. The multiplier is calculated by summing the allowed amount for non-EHB covered benefits in the base period and dividing by the total allowed amount.

2026 plan specific multipliers are used to add back non-EHB covered benefits when calculating the Plan Adjusted Index Rate for each plan. For a subset of the 2026 benefit plans, Adult Vision will be a covered benefit provided in excess of the EHB requirement. For all benefits plans,

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excluding the Oregon Standard Plans and the corresponding off exchange silver plan, Self - Referred Naturopathic services will be a covered benefit in excess of the EHB requirement. Exhibit AM13 provides the costs of the including these benefits.

## **6.5. Calibration**

Calibration of the Plan Adjusted Index Rates is necessary to calculate the Consumer Adjusted Premium Rates. The Plan Adjusted Index Rates are developed for the average individual within the Single Risk Pool. Based upon the allowable rating parameters, factors are developed to calibrate the Plan Adjusted Index Rates to generate the Consumer Adjusted Premium Rates. The calibrated Plan Adjusted Index Rates have been defined as Base Rates, and the calibration factors are applied uniformly to all plans in the single risk pool.

### **Age Curve Calibration**

The weighted average age, rounded to a whole number, for the projected single risk pool is shown in Exhibit AM13.

The determination of the calibration factor is based on the Oregon State Specific Age Curve and KFHP internal enrollment data for the first three months of 2025. A weighted average age factor is calculated as the product of the enrollment by age and the unadjusted age factors. The Plan Adjusted Index Rates are then divided by this factor to adjust to an individual aged 21, for which the age factor is 1.00. The development of the average age factor is shown in Exhibit AM4.

### **Geographic Factor Calibration**

Plan Adjusted Index Rates reflect the anticipated geographic area, based on the distribution of medical expense by geographic area. An average area factor is derived by applying 2026 projected member months to the area factors. The Plan Adjusted Index Rates are then divided by this factor to adjust to an individual in Rating Area 1 (Multnomah County), where the area factor is 1.00. The development of the average area factor is shown in Exhibit AM7.

### **Tobacco Factor Calibration**

KFHP varies the rate in the Oregon individual market based on tobacco usage by member. The determination of the calibration factor is shown in Exhibit AM7. Tobacco rates will begin for those age 21 and older.

## **6.6. Consumer Adjusted Premium Rate Development**

### *Age Factors*

The age factor table (Exhibit AM14) used to develop age specific rates is consistent with the Oregon State Specific Age Curve.

### *Tobacco Factor*

Rates are adjusted for tobacco use beginning at age 21. The factors are shown in Exhibit AM7. Tobacco use is associated with higher costs, and KFHP-specific data and publicly available

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information indicate this association as valid. The age factor will be multiplied by the tobacco factor.

Prior to 2014, KFHP applied a discount of 20% to non-tobacco rates in the Individual market. This equates to a 25% load on tobacco rates. In 2014, we began using the slightly lower load of 20%. Our prior practice therefore forms the basis for continuing to use a load of a similar magnitude in 2025.

*Geographic Area Factors*

Distinct Geographic Area Factors for the applicable rating areas can be found in Exhibit AM7.

*Summary Rate Calculation*

The final 2026 rates by plan and age are developed by applying the age slope to the Plan Adjusted Index Rates to generate age specific rates and then the area factors are applied to generate age and geographic specific rates by plan. These age and geographic specific rates are multiplied by the tobacco user rate up factors to generate final rates for tobacco users. Rates are charged for no more than the three oldest covered dependent children under age 21 when enrolled on a family plan.

## **7. Plan Product Information**

### **7.1. AV Metal Values**

The AV Metal Values as used in Worksheet 2 of the Part I URRT are entirely based on the final 2026 CMS Actuarial Value calculator. See Exhibit AM12.

### **7.2. AV Pricing Values**

The AV pricing values, see Exhibits AM12 and AM13, include plan specific adjustment factors for both utilization and effective plan design. The utilization and effective plan design adjustment pieces of the AV pricing values are calculated using a standard pricing model. The pricing method is consistent across all plans.

### **7.3. Membership Projections**

The total membership projection for 2026 includes an assumption of 2024 ACA members enrolling in the 2025 plans. The distribution of members in the projection period is based on the emerging distribution of members through March of 2025 and assumptions on the expected shifts across plans by members. See Exhibit AM5.

### **7.4. Terminated Plans and Products**

There are no terminated products or plans for 2026. A listing of all plan changes under the Uniform Modification and Discontinuation guidelines are included as Exhibit AM15.

### **7.5. Plan Type**



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Only standard plan types have been used on Worksheet 2, Section 1 of the Part I URRT.

**7.6. Warning Alerts**

There are no Warning Alerts that exist on Worksheet 2 of the Part I URRT.

**8. Miscellaneous**

**8.1. Effective Rate Review Information**

Additional information has been provided consistent with reviewer requests from prior filings.

**8.2. Reliance**

All data and assumptions were prepared by a team of KFHP employees which includes the preparing and certifying actuaries. Federal AV's were developed using a model provided by CMS. Pricing AV's were developed using a standard pricing model provided by an outside vendor.

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**8.3. Actuarial Certification**

I, David Liebert, Senior Director, Actuarial Service for Kaiser Foundation Health Plan (KFHP) am a member in good standing of the American Academy of Actuaries. I meet the qualification standards for certifying Regulatory Filings for Rates and Financial Projections for Health Plans.

This Actuarial Certification applies to the attached filing for an approval of premium rates for Individual plans sold on and off the Exchange. This actuarial memorandum documents the assumptions and sources of data pertaining to the development of KFHP premium rates effective January 2026.

- The index rate is in compliance with all applicable Oregon State and Federal Statutes and Regulations, including 45 CFR part 156, §156.80(d)(1) and 45 CFR part 147.102.
- When accounting for the risk margin as shown in Exhibit AM10, the rating methodologies produce premiums that are reasonable in relation to benefits being provided and the populations being covered and are based on generally accepted actuarial rating principles for rating blocks of business, and are not excessive, deficient, or unfairly discriminatory.
- The index rate and only the 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 final 2025 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. The development of the Federal actuarial value is based on the acceptable alternative method outlined in 156.135(b)(2) for those benefits that deviate substantially from the parameters of the AV Calculator and have a material impact on the AV. The AV Metal Values have also been developed in accordance with ASOP No. 50.
- The allocation of the essential health benefit portion of the premium amounts, including the total premium that represents essential health benefits included in Worksheet 2, Sections III and IV is appropriate for the calculation of advanced payment of premium tax credits (APTCs) and was calculated in accordance with Actuarial Standards of Practice.
- Geographic rating factors used in the development of this filing reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
- This filing is in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.
- This filing is consistent with KFHP's internal business plans.
- The adjusted community rate charged can be reasonably expected to result in a medical loss ratio that meets or exceeds the standard of eighty percent.

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

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- ASOP No. 5, Incurred Health and Disability Claims
- ASOP No. 8, Regulatory Filings for Health Plan Entities
- ASOP No. 11, Financial Statement Treatment of Reinsurance Transactions Involving Life or Health Insurance
- 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. 45, The Use of Health Status Based Risk Adjustment Methodologies
- ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
- ASOP No. 56, Modeling

This actuarial opinion is qualified such that the information contained within this filing reflects the Oregon State and Federal statutes, rules, regulations and guidance as of May 9, 2024. Changes to the applicable regulations, including but not limited to changes to Risk Stabilization programs, Individual Mandate and taxes, and changes in APTC driven by the expiration of additional subsidies through the American Rescue Plan Act (ARPA) and reduced APTC and membership due to the continued rollout of the BHP could have a significant impact on rate development. Subsequent changes to these statutes, rules and regulations may make these rates either deficient or excessive and would necessitate revisions to this filing.

This actuarial opinion is qualified to state that the URRT does not demonstrate the process used by KFHP to develop the rates. Rather it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally Facilitated Marketplaces, and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.



David Liebert, ASA, MAAA  
Senior Director, Actuarial Services  
Kaiser Foundation Health Plan of the Northwest  
May 14, 2025

Preparing Actuary  
Kitty Yang, ASA, MAAA  
Senior Actuarial Associate  
Kaiser Foundation Health Plan of the Northwest  
May 14, 2025

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<b>Exhibit #</b>	<b>Exhibit Description</b>
Exhibit AM1	URRT Worksheet 1: Section II: Projections
Exhibit AM2	URRT Worksheet 1: Section I: Experience Period Data
Exhibit AM2-2	Historic Allowed Claims Trends
Exhibit AM3	Utilization Adjustment and Plan Design Factors: Experience Period
Exhibit AM4	Age Factor and Family Structure Factor
Exhibit AM5	Morbidity Adjustment and PLRS Trends
Exhibit AM6	Risk Adjustment, Reinsurance and Risk Corridor
Exhibit AM7	Tobacco Factor and Area Factor
Exhibit AM8	Impact of Index Rate Modifiers
Exhibit AM9	Build-up of Expense Assumptions - Part 1
Exhibit AM10	Build-up of Expense Assumptions - Part 2
Exhibit AM11	Projected Medical Loss Ratio
Exhibit AM12	URRT Worksheet 2: Section I: General Product and Plan Information
Exhibit AM13	URRT Worksheet 2: Section III: Plan Adjustment Factors
Exhibit AM14	Rating Factors
Exhibit 2 / Exhibit AM15a	Covered Benefit and Plan Design Changes
Exhibit 2 / Exhibit AM15b	Plan Design Cost Sharing Changes Matrix
Exhibit AM16	Additional Filing Information

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**Exhibit AM1**  
**URRT Worksheet 1: Section II: Projections**

	<b>2026</b>	<b>2025</b>	<b>Source</b>
(1) Base Period Allowed with IBNR	\$606.38	\$567.54	Exhibit AM2 - (9)
(2a) Non-EHB	\$3.16	\$1.54	Exhibit AM2 - (9b)
<b>(3) Experience Period Index Rate</b>	<b>\$603.22</b>	<b>\$566.00</b>	
(3a) Inpatient Hospital	\$110.54	\$102.46	
(3b) Outpatient Hospital	\$95.77	\$85.41	
(3c) Professional	\$317.93	\$302.84	
(3d) Other Medical	\$8.75	\$10.67	
(3e) Capitation	\$0.00	\$0.00	
(3f) Prescription Drug	\$70.24	\$64.62	
<b>(4) Year 1 &amp; 2 Trend</b>	<b>6.0%</b>	4.5%	See Memorandum
(5) Months of Trend	24	24	
(6) Trend Factor	1.124	1.092	(7) / (3)
<b>(7) Trended EHB Allowed Claims</b>	<b>\$677.78</b>	<b>\$618.09</b>	sum [ (7a) : (7f) ]
(7a) Inpatient Hospital	\$124.20	\$111.89	URRT WS 1
(7b) Outpatient Hospital	\$107.61	\$93.27	URRT WS 1
(7c) Professional	\$357.23	\$330.71	URRT WS 1
(7d) Other Medical	\$9.83	\$11.65	URRT WS 1
(7e) Capitation	\$0.00	\$0.00	URRT WS 1
(7f) Prescription Drug	\$78.92	\$70.57	URRT WS 1
<b>(8) Morbidity Adjustment</b>	<b>1.040</b>	1.000	Exhibit AM5
<b>(9) Demographic Shift</b>	<b>1.005</b>	1.007	Exhibit AM4
<b>(10) Plan Design Changes</b>	<b>1.003</b>	1.007	Exhibit AM3
<b>(11) Other</b>	<b>1.000</b>	1.000	
<b>(12) Projected Index Rate</b>	<b>\$710.54</b>	<b>\$626.77</b>	(7) x (10) x (9) x (8)
<b>(13) Reinsurance</b>	<b>\$46.24</b>	<b>\$36.43</b>	
<b>(14) Risk Adjustment Payment/Charge</b>	<b>-\$113.18</b>	<b>-\$92.51</b>	Exhibit AM6 - (4) + (14)
(15) Exchange User Fees-State	\$5.74	\$5.67	Exhibit AM8 - (7)
(15a) Exchange User Fees-Federal	1.60%	1.05%	
(15b) Exchange User Fees (%)	2.49%	2.04%	[(12)+(13)-(14)+(15)]/[(12)+(13)-(14)]-1
<b>(16) Market Adjusted Index Rate</b>	<b>\$797.33</b>	<b>\$697.07</b>	[(12)+(13)-(14)] / [1 - (15b)]

**Kaiser Foundation Health Plan of the Northwest**  
**State of Oregon - 2026 Individual Medical Plans Rate Filing**  
**Part III – Rate Filing Documentation and Actuarial Memorandum**

**Exhibit AM2**  
**URRT Worksheet 1: Section I: Experience Period Data**

	<b>2024 PMPM</b>	<b>2024 Totals</b>	<b>Source</b>
(1) <b>Experience Period Member Months</b>	<b>397,212</b>	<b>397,212</b>	Exhibit AM3
(2) Average Members	33,101	33,101	(1) / 12
(3) Earned Premium	\$587.18	\$233,233,627	Input
(4) MLR Rebates Refunded	\$0.00	\$0	
(5) <b>Risk Adjustment &amp; HCRP</b>	<b>-\$67.25</b>	<b>-\$26,712,453</b>	Exhibit AM6
(6) <b>Experience Period Premium</b>	<b>\$587.18</b>	<b>\$233,233,627</b>	(3)
(7) Base Period Allowed	\$593.31	\$235,671,747	(11) / Exhibit AM3
(8) IBNR	\$13.07	\$5,188,749	(9) - (7)
(9) <b>Allowed Claims</b>	<b>\$606.38</b>	<b>\$240,860,496</b>	(13) / Exhibit AM3
(9a) <b>Medical</b>	<b>\$603.22</b>	<b>\$239,605,189</b>	(9) - (9b)
(9b) <b>Non-EHB</b>	<b>\$3.16</b>	<b>\$1,255,307</b>	
(10) Paid-to-Allowed Factor	0.783		Exhibit AM3
(11) Incurred and Paid Claims*	\$464.56	\$184,529,909	Input
(12) IBNR	\$10.23	\$4,062,767	(13) - (11)
(13) <b>Incurred Claims in Experience Period</b>	<b>\$474.79</b>	<b>\$188,592,675</b>	Input
(13a) <b>Medical</b>	<b>\$471.87</b>	<b>\$187,432,970</b>	(13) - (13b)
(13b) <b>Non-EHB</b>	<b>\$2.92</b>	<b>\$1,159,706</b>	
(14) Administration	\$39.86	\$15,834,807	Input
(15) Commissions	\$6.21	\$2,465,515	Input
(16) Medical Management	\$11.76	\$4,669,304	Input
(17) PCORI	\$0.28	\$112,720	Input
(18) ACA Health Insurer Tax	\$0.00	\$0	Input
(19) Exchange Fees	\$12.36	\$4,909,411	Input
(20) State Premium Tax	\$11.74	\$4,664,673	(6) x 0.02
(21) Risk Adjustment User Fee	\$0.21	\$83,415	Input
(22) Quality Assurance	\$2.25	\$894,909	Input
(23) <b>Total non-Claims Expenses</b>	<b>\$84.68</b>	<b>\$33,634,753</b>	<b>Sum[ (14) - (22) ]</b>

**Kaiser Foundation Health Plan of the Northwest  
State of Oregon - 2026 Individual Medical Plans Rate Filing  
Part III – Rate Filing Documentation and Actuarial Memorandum**

**Exhibit AM2-2  
Historic Allowed Claims Trends**

Allowed Claims*																			
Month	Member Months	Total			Inpatient Hospital			Outpatient Hospital			Professional			Other Medical			Prescription Drug		
		Allowed (\$0,000)	6-Month Trend	12-Month Trend	Allowed (\$0,000)	6-Month Trend	12-Month Trend	Allowed (\$0,000)	6-Month Trend	12-Month Trend	Allowed (\$0,000)	6-Month Trend	12-Month Trend	Allowed (\$0,000)	6-Month Trend	12-Month Trend	Allowed (\$0,000)	6-Month Trend	12-Month Trend
202201	40,216	\$19,976			\$3,925			\$3,192			\$10,275			\$398			\$2,187		
202202	40,659	\$19,526			\$4,948			\$2,608			\$9,157			\$472			\$2,341		
202203	40,059	\$17,355			\$2,512			\$2,638			\$9,512			\$332			\$2,362		
202204	39,293	\$19,211			\$4,917			\$2,880			\$8,964			\$349			\$2,101		
202205	38,977	\$19,722			\$3,300			\$3,439			\$10,102			\$427			\$2,454		
202206	38,452	\$17,397			\$3,146			\$3,123			\$8,545			\$449			\$2,134		
202207	38,074	\$18,977			\$4,140			\$3,201			\$8,828			\$472			\$2,336		
202208	37,548	\$17,975			\$3,022			\$2,971			\$9,415			\$327			\$2,240		
202209	37,142	\$17,414			\$2,857			\$2,762			\$9,061			\$348			\$2,386		
202210	36,766	\$18,730			\$3,407			\$2,818			\$9,598			\$379			\$2,528		
202211	36,303	\$18,304			\$3,162			\$2,723			\$9,815			\$361			\$2,243		
202212	35,452	\$17,736	-3.6%		\$2,342	-16.8%		\$3,031	-2.1%		\$9,731	-0.2%		\$394	-6.0%		\$2,237	2.9%	
202301	36,947	\$18,663	-3.0%		\$3,343	-21.0%		\$2,983	-3.4%		\$9,686	4.0%		\$363	-13.2%		\$2,289	1.4%	
202302	37,215	\$17,012	-2.5%		\$2,465	-16.4%		\$2,793	-6.3%		\$9,273	3.2%		\$511	0.0%		\$1,970	0.2%	
202303	36,627	\$19,378	-0.8%		\$3,541	-14.6%		\$2,773	-6.8%		\$10,574	6.9%		\$289	-3.2%		\$2,200	-1.3%	
202304	36,048	\$17,383	-1.6%		\$3,307	-8.6%		\$2,600	-7.7%		\$9,152	4.8%		\$295	-7.9%		\$2,029	-7.9%	
202305	35,658	\$23,880	4.8%		\$4,450	-1.4%		\$3,592	1.0%		\$12,907	11.0%		\$368	-4.9%		\$2,563	-4.2%	
202306	35,267	\$19,566	6.2%		\$3,101	6.7%		\$3,166	2.3%		\$10,522	10.0%		\$410	-1.9%		\$2,368	-3.9%	
202307	35,076	\$19,604	7.4%		\$3,625	13.0%		\$2,933	3.3%		\$10,181	9.3%		\$449	6.9%		\$2,417	-2.7%	
202308	34,829	\$20,123	11.2%		\$3,738	23.8%		\$3,285	7.2%		\$10,561	11.8%		\$304	-10.2%		\$2,235	1.2%	
202309	34,512	\$19,425	9.3%		\$4,230	22.9%		\$2,126	3.4%		\$10,687	9.1%		\$326	-6.3%		\$2,056	1.5%	
202310	34,240	\$23,517	16.3%		\$4,748	31.5%		\$3,881	12.3%		\$12,148	15.1%		\$406	2.3%		\$2,334	7.8%	
202311	33,920	\$21,602	8.6%		\$3,638	18.7%		\$3,309	5.2%		\$12,091	7.9%		\$439	5.1%		\$2,124	1.9%	
202312	33,405	\$20,336	7.5%	8.2%	\$3,325	15.3%	4.4%	\$2,868	2.8%	2.6%	\$11,154	7.6%	14.1%	\$366	2.4%	-3.9%	\$2,624	2.8%	-1.2%
202401	34,882	\$25,442	11.7%	11.9%	\$9,698	43.4%	21.3%	\$2,865	2.7%	2.9%	\$10,323	7.0%	15.3%	\$359	-5.3%	-3.2%	\$2,196	0.2%	-1.9%
202402	35,299	\$16,083	5.4%	12.7%	\$1,938	26.7%	27.8%	\$2,384	-5.0%	1.2%	\$9,325	2.9%	15.2%	\$285	3.1%	-8.8%	\$2,150	-2.4%	0.1%
202403	34,921	\$20,879	6.6%	12.4%	\$3,122	17.9%	23.4%	\$2,873	2.7%	1.1%	\$11,968	4.7%	15.3%	\$404	4.9%	-5.5%	\$2,513	2.0%	1.8%
202404	34,832	\$20,231	-1.2%	14.6%	\$3,053	3.7%	28.0%	\$3,947	-3.9%	5.7%	\$10,777	-2.0%	16.6%	\$255	-6.9%	-5.3%	\$2,199	-1.2%	2.7%
202405	32,964	\$20,813	0.0%	11.1%	\$3,823	8.1%	22.6%	\$3,328	-2.3%	4.5%	\$10,878	-2.7%	12.0%	\$355	-13.3%	-4.4%	\$2,428	4.3%	1.8%
202406	32,708	\$18,085	-2.5%	9.4%	\$3,449	7.6%	23.6%	\$3,014	0.1%	4.0%	\$9,416	-6.2%	9.2%	\$303	-14.3%	-5.9%	\$1,902	-2.9%	-0.8%
202407	32,590	\$19,940	-11.0%	9.2%	\$4,174	-33.4%	26.7%	\$2,962	0.9%	4.8%	\$10,306	-6.4%	8.1%	\$203	-17.9%	-10.9%	\$2,296	-0.6%	-1.5%
202408	32,467	\$19,755	-5.3%	8.0%	\$2,786	-26.0%	22.0%	\$3,464	12.4%	4.4%	\$10,868	-2.3%	7.3%	\$252	-18.7%	-11.6%	\$2,384	1.8%	-0.9%
202409	32,143	\$20,083	-7.0%	7.4%	\$3,511	-21.4%	16.1%	\$3,662	12.1%	10.7%	\$10,541	-6.3%	5.8%	\$186	-31.2%	-14.3%	\$2,183	-3.9%	0.7%
202410	31,854	\$20,929	-4.0%	4.1%	\$2,759	-17.2%	7.7%	\$3,393	8.6%	6.1%	\$11,717	-2.9%	3.3%	\$253	-26.3%	-18.2%	\$2,807	1.4%	3.2%
202411	31,468	\$18,480	-5.3%	1.3%	\$2,600	-22.8%	4.0%	\$3,087	7.2%	3.8%	\$10,329	-1.9%	0.1%	\$340	-24.0%	-21.8%	\$2,124	-2.9%	3.7%
202412	31,084	\$20,140	-1.8%	0.2%	\$1,909	-29.3%	-1.6%	\$3,591	9.5%	6.2%	\$11,920	4.8%	-0.4%	\$283	-22.6%	-23.1%	\$2,437	6.3%	1.5%
2022	458,941	\$222,323			\$41,678			\$35,388			\$113,003			\$4,709			\$27,546		
2023	423,744	\$240,491		8.2%	\$43,511		4.4%	\$36,308		2.6%	\$128,936		14.1%	\$4,526		-3.9%	\$27,209		-1.2%
2024	397,212	\$240,860		0.2%	\$42,822		-1.6%	\$38,572		6.2%	\$128,369		-0.4%	\$3,479		-23.1%	\$27,619		1.5%
2026**	240,184	\$170,663		-15.8%	\$31,273		-14.5%	\$27,095		-16.2%	\$89,947		-16.3%	\$2,476		-15.6%	\$19,872		-15.2%

**Kaiser Foundation Health Plan of the Northwest  
State of Oregon - 2026 Individual Medical Plans Rate Filing  
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**Exhibit AM2-2  
Historic Allowed Claims Trends**

Allowed Claims PMPM																			
Month	Member Months	Total			Inpatient Hospital			Outpatient Hospital			Professional			Other Medical			Prescription Drug		
		Allowed (PMPM)	6-Month Trend	12-Month Trend	Allowed (PMPM)	6-Month Trend	12-Month Trend	Allowed (PMPM)	6-Month Trend	12-Month Trend	Allowed (PMPM)	6-Month Trend	12-Month Trend	Allowed (PMPM)	6-Month Trend	12-Month Trend	Allowed (PMPM)	6-Month Trend	12-Month Trend
202201	40,216	\$496.73			\$97.59			\$79.38			\$255.49			\$9.90			\$54.37		
202202	40,659	\$480.25			\$121.70			\$64.15			\$225.22			\$11.60			\$57.57		
202203	40,059	\$433.24			\$62.70			\$65.85			\$237.44			\$8.29			\$58.97		
202204	39,293	\$488.91			\$125.14			\$73.29			\$228.13			\$8.88			\$53.47		
202205	38,977	\$505.99			\$84.65			\$88.24			\$259.18			\$10.96			\$62.96		
202206	38,452	\$452.45			\$81.82			\$81.23			\$222.22			\$11.69			\$55.49		
202207	38,074	\$498.42			\$108.74			\$84.08			\$231.87			\$12.39			\$61.35		
202208	37,548	\$478.71			\$80.49			\$79.12			\$250.74			\$8.71			\$59.65		
202209	37,142	\$468.85			\$76.92			\$74.37			\$243.96			\$9.37			\$64.24		
202210	36,766	\$509.43			\$92.66			\$76.66			\$261.06			\$10.31			\$68.75		
202211	36,303	\$504.19			\$87.11			\$75.01			\$270.36			\$9.94			\$61.77		
202212	35,452	\$500.27	3.6%		\$66.07	-10.6%		\$85.49	5.1%		\$274.50	7.2%		\$11.12	0.9%		\$63.09	10.5%	
202301	36,947	\$505.14	3.8%		\$90.49	-15.5%		\$80.72	3.4%		\$262.15	11.2%		\$9.82	-7.1%		\$61.95	8.5%	
202302	37,215	\$457.14	3.1%		\$66.25	-11.7%		\$75.05	-0.9%		\$249.18	9.2%		\$13.74	5.7%		\$52.93	5.9%	
202303	36,627	\$529.07	3.8%		\$96.68	-10.6%		\$75.72	-2.5%		\$288.69	11.8%		\$7.89	1.3%		\$60.08	3.2%	
202304	36,048	\$482.21	2.2%		\$91.73	-5.1%		\$72.12	-4.2%		\$253.88	8.8%		\$8.19	-4.4%		\$56.29	-4.4%	
202305	35,658	\$669.69	7.9%		\$124.79	1.4%		\$100.74	3.9%		\$361.98	14.2%		\$10.31	-2.2%		\$71.87	-1.4%	
202306	35,267	\$554.80	7.9%		\$87.92	8.5%		\$89.76	3.9%		\$298.34	11.8%		\$11.64	-0.4%		\$67.14	-2.4%	
202307	35,076	\$558.91	9.5%		\$103.34	15.2%		\$83.61	5.3%		\$290.26	11.4%		\$12.79	9.0%		\$68.92	-0.8%	
202308	34,829	\$577.77	14.5%		\$107.32	27.5%		\$94.32	10.4%		\$303.23	15.1%		\$8.74	-7.5%		\$64.18	4.2%	
202309	34,512	\$562.86	13.3%		\$122.58	27.5%		\$61.60	7.3%		\$309.65	13.2%		\$9.46	-2.8%		\$59.57	5.3%	
202310	34,240	\$686.82	21.3%		\$138.66	37.2%		\$113.35	17.1%		\$354.80	20.0%		\$11.85	6.7%		\$68.17	12.4%	
202311	33,920	\$636.86	13.9%		\$107.26	24.4%		\$97.57	10.3%		\$356.47	13.2%		\$12.94	10.2%		\$62.63	6.8%	
202312	33,405	\$608.77	13.7%	17.2%	\$99.54	21.9%	13.1%	\$85.85	8.6%	11.1%	\$333.90	13.7%	23.6%	\$10.94	8.2%	4.1%	\$78.54	8.6%	7.0%
202401	34,882	\$729.37	17.1%	20.9%	\$278.04	50.4%	31.1%	\$82.15	7.7%	11.2%	\$295.94	12.2%	24.6%	\$10.30	-0.6%	4.6%	\$62.95	5.1%	6.0%
202402	35,299	\$455.62	9.1%	21.5%	\$54.89	31.2%	37.7%	\$67.54	-1.6%	9.0%	\$264.18	6.5%	24.1%	\$8.08	6.7%	-1.8%	\$60.92	1.1%	7.8%
202403	34,921	\$597.91	9.0%	20.7%	\$89.39	20.6%	32.5%	\$82.28	5.1%	8.5%	\$342.72	7.1%	23.8%	\$11.56	7.3%	1.4%	\$71.95	4.3%	9.3%
202404	34,832	\$580.82	-0.1%	22.5%	\$87.65	4.9%	36.8%	\$113.31	-2.8%	13.0%	\$309.41	-0.9%	24.6%	\$7.31	-5.8%	1.2%	\$63.14	-0.1%	9.8%
202405	32,964	\$631.39	0.7%	18.7%	\$115.99	9.0%	30.9%	\$100.96	-1.6%	11.6%	\$330.00	-1.9%	19.6%	\$10.77	-12.7%	2.1%	\$73.66	5.0%	8.7%
202406	32,708	\$552.91	-2.3%	16.7%	\$105.43	7.8%	31.9%	\$92.16	0.2%	10.9%	\$287.89	-6.0%	16.5%	\$9.28	-14.2%	0.4%	\$58.15	-2.7%	5.9%
202407	32,590	\$611.86	-10.0%	16.4%	\$128.07	-32.6%	35.0%	\$90.88	2.2%	11.7%	\$316.23	-5.3%	15.2%	\$6.24	-16.9%	-5.0%	\$70.44	0.6%	5.0%
202408	32,467	\$608.45	-2.6%	15.1%	\$85.82	-23.9%	30.0%	\$106.70	15.6%	11.2%	\$334.74	0.5%	14.4%	\$7.76	-16.4%	-5.8%	\$73.43	4.7%	5.5%
202409	32,143	\$624.80	-2.8%	14.4%	\$109.24	-17.9%	23.7%	\$113.94	17.2%	17.9%	\$327.93	-2.1%	12.7%	\$5.78	-28.1%	-8.7%	\$67.91	0.4%	7.3%
202410	31,854	\$657.03	2.2%	10.9%	\$86.61	-11.9%	14.7%	\$106.53	15.6%	13.0%	\$367.83	3.3%	10.0%	\$7.94	-21.6%	-12.9%	\$88.12	7.9%	9.9%
202411	31,468	\$587.27	1.1%	8.0%	\$82.63	-17.5%	10.9%	\$98.09	14.5%	10.6%	\$328.25	4.7%	6.6%	\$10.82	-18.9%	-16.7%	\$67.49	3.6%	10.5%
202412	31,084	\$647.94	5.4%	6.8%	\$61.40	-24.1%	5.0%	\$115.53	17.5%	13.3%	\$383.49	12.4%	6.2%	\$9.10	-17.0%	-18.0%	\$78.41	14.1%	8.3%
2022	458,941	\$484.43			\$90.81			\$77.11			\$246.22			\$10.26			\$60.02		
2023	423,744	\$567.54		17.2%	\$102.68		13.1%	\$85.68		11.1%	\$304.28		23.6%	\$10.68		4.1%	\$64.21		7.0%
2024	397,212	\$606.38		6.8%	\$107.81		5.0%	\$97.11		13.3%	\$323.17		6.2%	\$8.76		-18.0%	\$69.53		8.3%
2026**	240,184	\$710.55		8.2%	\$130.21		9.9%	\$112.81		7.8%	\$374.49		7.6%	\$10.31		8.5%	\$82.74		9.1%



**Kaiser Foundation Health Plan of the Northwest**  
**State of Oregon - 2026 Individual Medical Plans Rate Filing**  
**Part III – Rate Filing Documentation and Actuarial Memorandum**

**Exhibit AM2-2**  
**Historic Allowed Claims Trends**

Month	Member Months	Utilization																	
		Total			Inpatient Hospital			Outpatient Hospital			Professional			Other Medical			Prescription Drug		
					Claims Units	6-Month Trend	12-Month Trend	Claims Units	6-Month Trend	12-Month Trend	Claims Units	6-Month Trend	12-Month Trend	Claims Units	6-Month Trend	12-Month Trend	Claims Units	6-Month Trend	12-Month Trend
202201	40,216				520			2,664			33,029			1,063			26,538		
202202	40,659				625			2,350			28,249			829			24,236		
202203	40,059				479			2,686			30,584			871			26,940		
202204	39,293				510			2,405			28,436			710			24,809		
202205	38,977				537			2,674			27,933			807			25,745		
202206	38,452				620			2,863			27,590			751			25,540		
202207	38,074				520			2,677			23,992			704			24,555		
202208	37,548				520			2,682			26,879			761			25,115		
202209	37,142				366			2,592			27,029			716			25,183		
202210	36,766				511			2,526			32,276			754			25,481		
202211	36,303				524			2,447			30,651			713			24,409		
202212	35,452				388	-14.0%		2,496	-1.4%		25,454	-5.4%		716	-13.3%		25,480	-2.3%	
202301	36,947				521	-14.0%		2,615	-1.9%		27,641	1.9%		674	-7.2%		24,955	-0.8%	
202302	37,215				414	-14.5%		2,331	-6.1%		25,994	2.2%		610	-9.1%		22,737	-2.9%	
202303	36,627				499	-7.0%		2,706	-4.9%		30,059	6.3%		755	-5.1%		25,822	-1.4%	
202304	36,048				604	-4.0%		2,442	-6.1%		25,628	-0.2%		650	-8.3%		24,257	-2.6%	
202305	35,658				559	-2.5%		2,786	-2.6%		28,216	-3.2%		705	-6.6%		25,099	-1.3%	
202306	35,267				399	5.9%		2,596	0.4%		26,821	-1.2%		698	-6.2%		23,604	-2.5%	
202307	35,076				513	5.6%		2,445	-0.3%		24,437	-5.2%		763	-3.5%		24,206	-3.3%	
202308	34,829				399	9.1%		2,608	3.8%		27,444	-3.8%		694	2.0%		24,205	-0.7%	
202309	34,512				604	7.7%		2,390	1.0%		27,622	-6.9%		644	-1.6%		23,012	-3.0%	
202310	34,240				432	-1.5%		2,445	1.5%		36,739	3.5%		698	2.0%		24,541	-2.0%	
202311	33,920				467	-5.7%		2,298	-3.9%		30,997	6.8%		638	0.6%		22,927	-3.9%	
202312	33,405				366	-7.2%	-5.6%	2,285	-6.5%	-3.6%	25,540	5.1%	-1.5%	590	-1.6%	-13.6%	24,822	-1.9%	-4.6%
202401	34,882				745	0.8%	-2.0%	2,361	-6.0%	-4.3%	27,799	9.3%	0.2%	682	-5.6%	-9.8%	25,839	-0.3%	-3.8%
202402	35,299				418	2.0%	1.6%	2,262	-9.9%	-4.4%	27,813	8.6%	1.4%	654	-8.4%	-7.0%	24,031	-1.4%	-2.9%
202403	34,921				410	-7.8%	-0.2%	2,260	-8.9%	-5.9%	25,349	8.8%	0.1%	611	-6.8%	-7.4%	22,686	0.3%	-3.5%
202404	34,832				472	-1.0%	-4.0%	2,304	-9.8%	-6.5%	26,282	-4.4%	1.2%	618	-9.7%	-7.2%	23,912	-0.3%	-3.5%
202405	32,964				490	3.1%	-5.5%	2,489	-5.6%	-7.8%	25,349	-9.2%	0.2%	618	-8.8%	-7.1%	23,234	1.4%	-3.9%
202406	32,708				354	3.9%	-2.7%	2,325	-3.2%	-7.8%	21,394	-10.9%	-1.2%	554	-7.2%	-8.2%	21,093	-2.0%	-4.1%
202407	32,590				283	-19.4%	-6.5%	2,085	-4.6%	-8.3%	21,736	-16.0%	-2.1%	528	-9.2%	-11.6%	20,624	-6.7%	-5.2%
202408	32,467				274	-24.7%	-6.7%	1,927	-4.6%	-10.3%	21,053	-20.0%	-4.2%	534	-11.3%	-12.8%	20,032	-9.4%	-6.3%
202409	32,143				361	-21.3%	-14.5%	2,002	-5.6%	-11.0%	25,143	-19.1%	-5.1%	403	-16.0%	-14.9%	19,553	-11.3%	-6.8%
202410	31,854				293	-28.6%	-15.8%	1,702	-9.0%	-13.2%	27,580	-13.1%	-9.1%	502	-17.2%	-16.7%	20,689	-13.2%	-7.8%
202411	31,468				297	-35.8%	-17.9%	1,634	-16.4%	-15.0%	20,758	-12.9%	-12.2%	418	-22.1%	-18.6%	18,112	-16.9%	-9.0%
202412	31,084				190	-41.2%	-20.6%	1,747	-20.7%	-16.2%	18,971	-12.2%	-14.2%	432	-24.6%	-19.3%	20,061	-15.4%	-10.4%
2022	458,941				6,120			31,062			342,102			9,395			304,031		
2023	423,744				5,777		-5.6%	29,947		-3.6%	337,138		-1.5%	8,119		-13.6%	290,187		-4.6%
2024	397,212				4,587		-20.6%	25,098		-16.2%	289,227		-14.2%	6,554		-19.3%	259,866		-10.4%
2026**	240,184				3,170		-16.9%	16,852		-18.1%	191,836		-18.6%	4,489		-17.2%	168,581		-19.5%

**Kaiser Foundation Health Plan of the Northwest  
State of Oregon - 2026 Individual Medical Plans Rate Filing  
Part III – Rate Filing Documentation and Actuarial Memorandum**

**Exhibit AM2-2  
Historic Allowed Claims Trends**

**Utilization per 1,000 Member Months**

Month	Member Months	Total			Inpatient Hospital			Outpatient Hospital			Professional			Other Medical			Prescription Drug		
					Claims Units	6-Month Trend	12-Month Trend	Claims Units	6-Month Trend	12-Month Trend	Claims Units	6-Month Trend	12-Month Trend	Claims Units	6-Month Trend	12-Month Trend	Claims Units	6-Month Trend	12-Month Trend
202201	40,216				12.9			66.2			821.3			26.4			659.9		
202202	40,659				15.4			57.8			694.8			20.4			596.1		
202203	40,059				12.0			67.1			763.5			21.7			672.5		
202204	39,293				13.0			61.2			723.7			18.1			631.4		
202205	38,977				13.8			68.6			716.7			20.7			660.5		
202206	38,452				16.1			74.5			717.5			19.5			664.2		
202207	38,074				13.7			70.3			630.1			18.5			644.9		
202208	37,548				13.8			71.4			715.9			20.3			668.9		
202209	37,142				9.9			69.8			727.7			19.3			678.0		
202210	36,766				13.9			68.7			877.9			20.5			693.1		
202211	36,303				14.4			67.4			844.3			19.6			672.4		
202212	35,452				10.9	-7.7%		70.4	5.9%		718.0	1.6%		20.2	-6.8%		718.7	4.9%	
202301	36,947				14.1	-8.0%		70.8	4.9%		748.1	9.0%		18.2	-0.8%		675.4	6.1%	
202302	37,215				11.1	-9.6%		62.6	-0.8%		698.5	8.0%		16.4	-3.9%		611.0	2.6%	
202303	36,627				13.6	-2.7%		73.9	-0.4%		820.7	11.2%		20.6	-0.7%		705.0	3.2%	
202304	36,048				16.8	-0.4%		67.7	-2.5%		710.9	3.7%		18.0	-4.8%		672.9	1.1%	
202305	35,658				15.7	0.4%		78.1	0.2%		791.3	-0.4%		19.8	-3.9%		703.9	1.6%	
202306	35,267				11.3	7.6%		73.6	2.0%		760.5	0.4%		19.8	-4.7%		669.3	-0.9%	
202307	35,076				14.6	7.7%		69.7	1.6%		696.7	-3.3%		21.8	-1.6%		690.1	-1.3%	
202308	34,829				11.5	12.4%		74.9	6.9%		788.0	-1.0%		19.9	5.0%		695.0	2.2%	
202309	34,512				17.5	11.8%		69.3	4.7%		800.4	-3.4%		18.7	2.1%		666.8	0.6%	
202310	34,240				12.6	2.7%		71.4	5.9%		1,073.0	8.0%		20.4	6.4%		716.7	2.2%	
202311	33,920				13.8	-1.1%		67.7	0.8%		913.8	12.0%		18.8	5.5%		675.9	0.7%	
202312	33,405				11.0	-1.9%	2.2%	68.4	-1.1%	4.4%	764.6	11.1%	6.7%	17.7	4.0%	-6.4%	743.1	3.7%	3.4%
202401	34,882				21.4	5.8%	5.9%	67.7	-1.4%	3.5%	796.9	14.7%	8.2%	19.6	-1.0%	-2.5%	740.8	4.6%	4.0%
202402	35,299				11.8	5.6%	9.5%	64.1	-6.7%	3.0%	787.9	12.4%	9.2%	18.5	-5.2%	0.2%	680.8	2.1%	4.7%
202403	34,921				11.7	-5.7%	7.1%	64.7	-6.8%	1.0%	725.9	11.3%	7.5%	17.5	-4.6%	-0.6%	649.6	2.6%	3.6%
202404	34,832				13.6	0.1%	2.6%	66.1	-8.8%	0.0%	754.5	-3.3%	8.2%	17.7	-8.7%	-0.8%	686.5	0.8%	3.2%
202405	32,964				14.9	3.9%	0.9%	75.5	-4.8%	-1.5%	769.0	-8.5%	7.0%	18.7	-8.1%	-0.8%	704.8	2.2%	2.6%
202406	32,708				10.8	4.1%	3.8%	71.1	-3.1%	-1.7%	654.1	-10.7%	5.4%	16.9	-7.0%	-2.1%	644.9	-1.9%	2.3%
202407	32,590				8.7	-18.5%	-0.3%	64.0	-3.4%	-2.3%	667.0	-15.0%	4.3%	16.2	-8.1%	-5.8%	632.8	-5.6%	1.0%
202408	32,467				8.4	-22.5%	-0.6%	59.4	-1.9%	-4.5%	648.4	-17.7%	2.0%	16.4	-8.8%	-7.1%	617.0	-6.8%	-0.2%
202409	32,143				11.2	-17.7%	-9.0%	62.3	-1.3%	-5.2%	782.2	-15.4%	1.0%	12.5	-12.1%	-9.4%	608.3	-7.3%	-0.7%
202410	31,854				9.2	-24.0%	-10.3%	53.4	-3.1%	-7.6%	865.8	-7.6%	-3.2%	15.8	-11.9%	-11.3%	649.5	-7.6%	-1.8%
202411	31,468				9.4	-31.5%	-12.5%	51.9	-10.7%	-9.4%	659.7	-7.1%	-6.5%	13.3	-16.8%	-13.2%	575.6	-11.3%	-3.0%
202412	31,084				6.1	-36.9%	-15.3%	56.2	-15.0%	-10.6%	610.3	-5.8%	-8.5%	13.9	-19.1%	-13.9%	645.4	-9.3%	-4.5%
2022	458,941				13.3			67.7			745.4			20.5			662.5		
2023	423,744				13.6		2.2%	70.7		4.4%	795.6		6.7%	19.2		-6.4%	684.8		3.4%
2024	397,212				11.5		-15.3%	63.2		-10.6%	728.1		-8.5%	16.5		-13.9%	654.2		-4.5%
2026**	240,184				13.2		6.9%	70.2		5.4%	798.7		4.7%	18.7		6.4%	701.9		3.6%

**Kaiser Foundation Health Plan of the Northwest  
State of Oregon - 2026 Individual Medical Plans Rate Filing  
Part III – Rate Filing Documentation and Actuarial Memorandum**

**Exhibit AM2-2  
Historic Allowed Claims Trends**

Cost per Service Unit																			
Month	Member Months	Total			Inpatient Hospital			Outpatient Hospital			Professional			Other Medical			Prescription Drug		
					Allowed per Claim	6-Month Trend	12-Month Trend	Allowed per Claim	6-Month Trend	12-Month Trend	Allowed per Claim	6-Month Trend	12-Month Trend	Allowed per Claim	6-Month Trend	12-Month Trend	Allowed per Claim	6-Month Trend	12-Month Trend
202201	40,216				\$7,547			\$1,198			\$311			\$375			\$82		
202202	40,659				\$7,917			\$1,110			\$324			\$569			\$97		
202203	40,059				\$5,244			\$982			\$311			\$381			\$88		
202204	39,293				\$9,642			\$1,197			\$315			\$492			\$85		
202205	38,977				\$6,144			\$1,286			\$362			\$529			\$95		
202206	38,452				\$5,074			\$1,091			\$310			\$598			\$84		
202207	38,074				\$7,962			\$1,196			\$368			\$670			\$95		
202208	37,548				\$5,812			\$1,108			\$350			\$430			\$89		
202209	37,142				\$7,806			\$1,066			\$335			\$486			\$95		
202210	36,766				\$6,667			\$1,116			\$297			\$503			\$99		
202211	36,303				\$6,035			\$1,113			\$320			\$506			\$92		
202212	35,452				\$6,037	-3.2%		\$1,214	-0.7%		\$382	5.5%		\$551	8.3%		\$88	5.3%	
202301	36,947				\$6,417	-8.2%		\$1,141	-1.5%		\$350	2.1%		\$538	-6.4%		\$92	2.2%	
202302	37,215				\$5,955	-2.3%		\$1,198	-0.1%		\$357	1.0%		\$838	10.0%		\$87	3.2%	
202303	36,627				\$7,096	-8.1%		\$1,025	-2.1%		\$352	0.5%		\$383	2.0%		\$85	0.0%	
202304	36,048				\$5,475	-4.8%		\$1,065	-1.7%		\$357	5.0%		\$454	0.5%		\$84	-5.4%	
202305	35,658				\$7,960	1.1%		\$1,289	3.7%		\$457	14.7%		\$522	1.7%		\$102	-2.9%	
202306	35,267				\$7,771	0.8%		\$1,219	1.9%		\$392	11.3%		\$588	4.6%		\$100	-1.5%	
202307	35,076				\$7,066	7.0%		\$1,199	3.6%		\$417	15.2%		\$588	10.8%		\$100	0.6%	
202308	34,829				\$9,368	13.4%		\$1,260	3.3%		\$385	16.2%		\$438	-11.9%		\$92	1.9%	
202309	34,512				\$7,004	14.1%		\$890	2.4%		\$387	17.2%		\$507	-4.7%		\$89	4.7%	
202310	34,240				\$10,990	33.5%		\$1,587	10.6%		\$331	11.1%		\$582	0.2%		\$95	10.0%	
202311	33,920				\$7,791	25.9%		\$1,440	9.4%		\$390	1.1%		\$688	4.5%		\$93	6.0%	
202312	33,405				\$9,085	24.2%	10.6%	\$1,255	9.9%	6.4%	\$437	2.3%	15.8%	\$620	4.0%	11.2%	\$106	4.7%	3.5%
202401	34,882				\$13,018	42.2%	23.8%	\$1,214	9.2%	7.5%	\$371	-2.1%	15.1%	\$527	0.4%	7.2%	\$85	0.4%	1.9%
202402	35,299				\$4,635	24.3%	25.8%	\$1,054	5.4%	5.9%	\$335	-5.2%	13.6%	\$436	12.6%	-2.0%	\$89	-1.0%	3.0%
202403	34,921				\$7,614	27.9%	23.7%	\$1,271	12.7%	7.4%	\$472	-3.8%	15.2%	\$661	12.5%	2.0%	\$111	1.7%	5.5%
202404	34,832				\$6,468	4.7%	33.3%	\$1,713	6.6%	13.0%	\$410	2.4%	15.2%	\$412	3.2%	2.0%	\$92	-0.9%	6.4%
202405	32,964				\$7,803	4.9%	29.7%	\$1,337	3.4%	13.3%	\$429	7.1%	11.8%	\$575	-5.0%	2.9%	\$105	2.8%	5.9%
202406	32,708				\$9,742	3.6%	27.0%	\$1,296	3.4%	12.8%	\$440	5.3%	10.5%	\$548	-7.7%	2.5%	\$90	-0.9%	3.5%
202407	32,590				\$14,748	-17.4%	35.5%	\$1,421	5.8%	14.3%	\$474	11.4%	10.4%	\$385	-9.6%	0.8%	\$111	6.6%	3.9%
202408	32,467				\$10,169	-1.7%	30.7%	\$1,798	17.8%	16.4%	\$516	22.2%	12.1%	\$472	-8.3%	1.4%	\$119	12.3%	5.7%
202409	32,143				\$9,726	-0.2%	35.9%	\$1,829	18.7%	24.4%	\$419	15.8%	11.5%	\$461	-18.1%	0.7%	\$112	8.3%	8.1%
202410	31,854				\$9,416	15.9%	27.8%	\$1,994	19.4%	22.3%	\$425	11.8%	13.6%	\$504	-11.0%	-1.9%	\$136	16.8%	12.0%
202411	31,468				\$8,754	20.3%	26.6%	\$1,889	28.2%	22.1%	\$498	12.6%	14.0%	\$815	-2.4%	-3.9%	\$117	16.8%	13.9%
202412	31,084				\$10,045	20.3%	23.9%	\$2,056	38.1%	26.8%	\$628	19.3%	16.1%	\$655	2.6%	-4.8%	\$121	25.7%	13.3%
2022	458,941				\$6,810			\$1,139			\$330			\$501			\$91		
2023	423,744				\$7,532		10.6%	\$1,212		6.4%	\$382		15.8%	\$557		11.2%	\$94		3.5%
2024	397,212				\$9,335		23.9%	\$1,537		26.8%	\$444		16.1%	\$531		-4.8%	\$106		13.3%
2026**	240,184				\$9,865		2.8%	\$1,608		2.3%	\$469		2.8%	\$551		1.9%	\$118		5.3%

**Kaiser Foundation Health Plan of the Northwest**  
**State of Oregon - 2026 Individual Medical Plans Rate Filing**  
**Part III – Rate Filing Documentation and Actuarial Memorandum**

**Exhibit AM3**  
**Utilization Adjustment and Plan Design Factors: Experience Period**

<b>Plan</b>	<b>Plan Marketing Name - Experience Period</b>	<b>HIOS ID</b>	<b>Utilization Factor</b>	<b>Benefit Factor (Paid-to-Allowed Factor)</b>	<b>Experience Period Member Months</b>
1	KP OR Gold 0/15	71287OR0420001	1.120	0.860	69,315
2	KP OR Gold 1750/20	71287OR0420005	1.089	0.815	31,000
3	KP Oregon Standard Gold Plan	71287OR0420002	1.110	0.846	6,103
4	KP OR Silver 3000/40	71287OR0420011	1.069	0.817	35,299
5	KP OR Silver 4000/40	71287OR0420012	1.044	0.852	70,752
6	KP Oregon Standard Silver Plan	71287OR0420003	1.060	0.889	8,693
7	KP OR Bronze 5500/50	71287OR0420014	1.032	0.704	22,521
8	KP OR Bronze 7100/0% HSA	71287OR0420016	1.032	0.705	31,721
9	KP Oregon Standard Bronze Plan	71287OR0420004	1.025	0.687	73,790
10	KP OR Silver 3000/40 X	71287OR0420019	1.069	0.782	6,432
11	KP OR Silver 4000/40 X	71287OR0420021	1.044	0.732	4,799
12	KP OR Silver 5000/50	71287OR0420020	1.036	0.715	4,120
13	KP OR Silver 3000/35% HSA	71287OR0420013	1.052	0.749	1,402
14	KP OR Silver 750/35 X	71287OR0420023	1.071	0.785	3,489
15	KP OR Silver 750/35	71287OR0420022	1.071	0.864	5,394
16	KP OR Bronze 9100/75	71287OR0420018	1.023	0.682	22,382

Experience Period Average Utilization & Benefit		1.059	0.783	397,212
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Projection Period Medical Plans Utilization Adjustment	1.062
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Experience to Projection Period Change in Average Utilization (URRT: Plan Design Changes)	1.003
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**Exhibit AM4  
Age Factor and Family Structure Factor**

	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)
	<b>Membership Distribution</b>							
	<b>Age</b>	<b>HHS Factor (2018)</b>	<b>Oregon Factor (2023)</b>	<b>Experience Period</b>	<b>Experience Period Non- Billable</b>	<b>Projection Period</b>	<b>Projection Period with Non- Billable Children</b>	<b>Experience Period Member Months</b>
(1)	<b>Non-Bill</b>	<b>0.000</b>	<b>0.000</b>		<b>0.8%</b>		<b>0.8%</b>	
	0-14	0.635	0.635	6.7%	5.9%	6.5%	5.8%	26,585
	15	0.635	0.635	0.6%	0.6%	0.5%	0.5%	2,210
	16	0.635	0.635	0.6%	0.6%	0.6%	0.6%	2,203
	17	0.635	0.635	0.6%	0.6%	0.6%	0.6%	2,435
	18	0.635	0.635	0.5%	0.5%	0.6%	0.6%	2,172
	19	0.635	0.635	0.8%	0.8%	0.6%	0.6%	3,070
	20	0.635	0.635	0.9%	0.9%	0.8%	0.8%	3,662
	21	1.000	1.000	0.9%	0.9%	0.9%	0.9%	3,483
	22	1.000	1.000	0.8%	0.8%	0.9%	0.9%	3,314
	23	1.000	1.000	0.9%	0.9%	0.9%	0.9%	3,612
	24	1.000	1.000	0.8%	0.8%	0.9%	0.9%	3,358
	25	1.004	1.004	1.2%	1.2%	1.0%	1.0%	4,891
	26	1.024	1.024	1.6%	1.6%	1.7%	1.7%	6,379
	27	1.048	1.048	1.7%	1.7%	1.7%	1.7%	6,696
	28	1.087	1.087	1.8%	1.8%	1.8%	1.8%	7,075
	29	1.119	1.119	1.6%	1.6%	1.7%	1.7%	6,301
	30	1.135	1.135	1.7%	1.7%	1.7%	1.7%	6,628
	31	1.159	1.159	1.9%	1.9%	1.7%	1.7%	7,670
	32	1.183	1.183	1.9%	1.9%	1.9%	1.9%	7,569
	33	1.198	1.198	1.9%	1.9%	1.8%	1.8%	7,732
	34	1.214	1.214	1.8%	1.8%	2.1%	2.1%	7,256
	35	1.222	1.222	1.8%	1.8%	1.8%	1.8%	7,069
	36	1.230	1.230	2.0%	2.0%	1.8%	1.8%	7,787
	37	1.238	1.238	1.9%	1.9%	2.0%	2.0%	7,378
	38	1.246	1.246	1.9%	1.9%	1.9%	1.9%	7,505
	39	1.262	1.262	1.7%	1.7%	1.9%	1.9%	6,896
	40	1.278	1.278	2.0%	2.0%	1.8%	1.8%	7,827
	41	1.302	1.302	2.0%	2.0%	2.0%	2.0%	7,958
	42	1.325	1.325	1.9%	1.9%	2.0%	2.0%	7,674
	43	1.357	1.357	1.9%	1.9%	2.0%	2.0%	7,588
	44	1.397	1.397	2.0%	2.0%	2.0%	2.0%	7,784
	45	1.444	1.444	1.8%	1.8%	2.0%	2.0%	7,223
	46	1.500	1.500	1.8%	1.8%	1.9%	1.9%	7,213
	47	1.563	1.563	1.8%	1.8%	1.8%	1.8%	7,068
	48	1.635	1.635	1.9%	1.9%	1.8%	1.8%	7,745
	49	1.706	1.706	2.0%	2.0%	2.0%	2.0%	7,903
	50	1.786	1.786	2.0%	2.0%	2.1%	2.1%	7,831
	51	1.865	1.865	1.9%	1.9%	2.0%	2.0%	7,545
	52	1.952	1.952	2.3%	2.3%	1.9%	1.9%	9,260
	53	2.040	2.040	2.4%	2.4%	2.4%	2.4%	9,516
	54	2.135	2.135	2.4%	2.4%	2.4%	2.4%	9,684
	55	2.230	2.230	2.4%	2.4%	2.5%	2.5%	9,445
	56	2.333	2.333	2.2%	2.2%	2.3%	2.3%	8,878
	57	2.437	2.437	2.5%	2.5%	2.3%	2.3%	9,809
	58	2.548	2.548	2.4%	2.4%	2.5%	2.5%	9,547
	59	2.603	2.603	2.7%	2.7%	2.4%	2.4%	10,562
	60	2.714	2.714	3.0%	3.0%	2.7%	2.7%	11,933
	61	2.810	2.810	3.3%	3.3%	3.0%	3.0%	12,979
	62	2.873	2.873	3.6%	3.6%	3.3%	3.3%	14,496
	63	2.952	2.952	4.1%	4.1%	3.7%	3.7%	16,105
	64 and over	3.000	3.000	3.2%	3.2%	4.9%	4.9%	12,703
(2)	HHS Average Age Factor	(B)(1) x (D)(1) (C)(1) x (F)(1)		1.694	1.689	1.702	1.697	
(3)	Age Calibration Factor	1 / (2)			0.5922		0.5891	
(4)	Change in Demographics (URRT: Demographic Shift)	(F)(2) / (D)(2)				1.005		
(5)	Family Structure Calibration to Index Rate	(F)(2) / (G)(2)				1.003		
(6)	Average Age			48		48		

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**Exhibit AM5  
Morbidity Adjustment and PLRS Trends**

**Morbidity of projected Non-Grandfathered KFHP members relative to the experience period.**

		<b>Member Months</b>	<b>Relative Morbidity</b>
(1)	<b>Experience Period Single Risk Pool</b>	<b>397,212</b>	<b>1.000</b>
(2)	<b>Projection Period Single Risk Pool</b>	<b>240,184</b>	<b>1.040</b>
(3)	<b>Adjustment for change in risk in KFHP membership [ (2) / (1) ]</b>		<b>1.040</b>

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**Exhibit AM6**  
**Risk Adjustment, Reinsurance and Risk Corridor**

	<b>2024</b>	<b>2025</b>	<b>2026</b>
<b>Risk Adjustment</b>	<b>Projected</b>	<b>Projected</b>	<b>Projected</b>
(1) Total Transfer Paid	-\$25,872,812	-\$24,584,000	-\$20,290,621
(2) Total Member Months	397,212	316,301	240,184
(3) Total Transfer Paid (PMPM)	-\$65.14	-\$77.72	-\$84.48
(4) Total Transfer Allowed (PMPM)			-\$109.88
(5) Total RADV Transfer	\$0	\$0	\$0
<b>Reinsurance</b>			
(6) Total Transfer Paid	\$14,503,954	\$11,279,779	\$8,539,825
(7) Total Transfer Paid (PMPM)	\$36.51	\$35.66	\$35.56
(8) Total Transfer Allowed (PMPM)			\$46.24
<b>High Cost Risk Pooling</b>			
(9) Total Transfer Paid	\$0	\$0	\$0
(10) HCRP Assessment (% of Premium)	0.36%	0.36%	0.36%
(11) Earned Premium	\$233,233,627	\$198,091,357	\$169,645,524
(12) HCRP Assessment	-\$839,641	-\$713,129	-\$610,724
(13) Net HCRP Assessment Paid (PMPM)	-\$2.11	-\$2.25	-\$2.54
(14) Net HCRP Assessment Allowed (PMPM)			-\$3.31
<b>Risk Adjustment + High Cost Risk Pooling</b>			
(15) Total Transfer Paid (PMPM)			-\$87.02
(16) Total Transfer Allowed (PMPM)			-\$113.18

**2026 Reinsurance Parameters**

Attachment Point: \$108,000 up to \$1,000,000

Coinsurance Rate: 50%

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**Exhibit AM7  
Tobacco Factor and Area Factor**

	Tobacco User Status	Rate Factor		Membership Distribution	
		Experience Period	Projection Period	Experience Period	Projection Period
1	(1) Non-Tobacco User	1.000	1.000	95.00%	95.00%
2	(2) Tobacco User	1.200	1.200	5.00%	5.00%
3	(3) Average			1.010	1.010
	Tobacco Calibration Factor			0.9901	<b>0.9901</b>
4	(4) Change in Factor				<b>1.000</b>

	Rating Area	Rate Factor		Membership Distribution	
		Experience Period	Projection Period	Experience Period	Projection Period
5	(5) Areas 1,5,6	1.000	1.000	75.00%	75.00%
6	(6) Area 2	1.085	1.085	11.00%	11.00%
7	(7) Area 3	1.035	1.035	14.00%	14.00%
8	(8) Average			1.014	1.014
	Rating Area Calibration Factor			0.9860	<b>0.9860</b>
9	(9) Change in Factor				<b>1.000</b>



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**Exhibit AM8  
Impact of Index Rate Modifiers**

		<b>State Based Exchange Fee</b>	<b>FFM Based Exchange Fee</b>	<b><u>Source</u></b>
<sup>1</sup>	(1) Exchange Fee, PMPM for Exchange Business	\$5.50	1.80%	
<sup>2</sup>	(2) Projected Membership % on Exchange*	80%	80%	
<sup>3</sup>	(3) Exchange Fee, PMPM or % of Premium	\$4.41	1.44%	(1) x (2)
<sup>4</sup>	(4) Average Pricing AV (adjusted for Non-EHB's)	0.769	0.769	
<sup>5</sup>	(5) Conversion from % of premium to % of net claim cost	1.000	1.177	
<sup>6</sup>	(6) Projected Average Product Factor	0.769	0.905	
<sup>7</sup>	(7) Exchange Fee as Applied to Allowed Cost	\$5.74	1.60%	(3) / (6)

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**Exhibit AM9**  
**Build-up of Expense Assumptions - Part 1**

<b>Administration</b>	<b>PMPM</b>	<b>Source</b>
<b>Experience Period</b>		
(1) Administration and Commissions	\$46.07	Exhibit AM2 - (14) + (15)
(2) Commissions	\$6.21	Exhibit AM2 - (15)
(3) Administration	\$39.86	(1) - (2)
(4) Trend	3.00%	See Memorandum
(5) Months of Trend	24	
(6) Trend Factor	1.06	$[ \{ 1 + (4) \} ^{ \{ (5)/12 \} } ]$
(7) Trended Administration	\$42.29	(3) x (6)

<b>Experience Period Commission</b>		
(8) Commission PMPM*	\$18	Annual \$216 payment
(9) Member Months with Brokers	136,973	(10) x (11) / (8)
(10) Total Member Months	397,212	Exhibit AM2 - (1)
(11) PMPM Commission in Historical Administration	\$6.21	(2)

<b>Projection Period Commission</b>		
(12) Commission PMPM*	\$20	Annual \$240 payment
(13) Member Months with Brokers	82,824	(9) / (10) x (14)
(14) Total Member Months	240,184	Exhibit AM5 - (2)
(15) PMPM Commission in Prospective Administration	\$6.90	(12) x (13) / (14)

<b>Medical Management</b>		
(16) Experience PMPM Medical Management	\$11.76	Exhibit AM2 - (16)
(17) Trend Factor	1.06	(6)
(18) Trended Medical Management	\$12.47	(16) x (17)

<b>Quality Assurance</b>		
(19) Experience PMPM Quality Assurance	\$2.25	Exhibit AM2 - (22)
(20) Trend Factor	1.06	(6)
(21) Trended Quality Assurance	\$2.39	(19) x (20)

\* No bonuses are paid in addition to the stated commissions.

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**Exhibit AM10**  
**Build-up of Expense Assumptions - Part 2**

Retention Item		2026		Source
		Projected Net PMPM	Percentage of Premium	
Administrative Expenses				
(1)	Administration	\$42.29	5.99%	Exhibit AM9 - (7)
(2)	Medical Management and Quality Assurance	\$14.86	2.10%	Exhibit AM9 - (18)+(21)
(3)	Commissions	\$6.90	0.98%	Exhibit AM9 - (15)
(4)	Subtotal	\$64.05	9.07%	(1) + (2) + (3)
Taxes and Fees				
(5)	State Premium Tax	\$14.13	2.00%	sum[ (5) -- (8) ]
(6)	ACA Health Insurance Provider Fee	\$0.00	0.00%	
(7)	PCORI <sup>2</sup>	\$0.31	0.04%	
(8)	Risk Adjustment User Fee	\$0.20	0.03%	
(9)	Subtotal	\$14.64	2.07%	
(10)	Risk Margin	\$14.13	2.00%	
(11)	Total - for Index Rate	\$92.82	13.14%	(4) + (9) + (10)

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**Exhibit AM11**  
**Projected Medical Loss Ratio**

		<u><b>Source</b></u>
(1) <b>Net Claims PMPM</b>	<b>\$511.17</b>	URRT
<b>Administrative Expenses</b>		
(2) Quality Assurance	\$2.39	Exhibit AM9 - (21)
(3) All Other Admin	\$61.66	Exhibit AM10 - (4)
(4) <b>Total Administrative Expenses</b>	<b>\$64.05</b>	(2) + (3)
<b>Taxes/Fees</b>		
(5) Exchange Fee	\$14.60	Exhibit AM8
(6) State Premium Tax	\$14.13	Exhibit AM10 - (5)
(7) ACA Health Insurer Tax	\$0.00	Exhibit AM10 - (6)
(8) PCORI	\$0.31	Exhibit AM10 - (7)
(9) Risk Adjustment User Fee	\$0.20	Exhibit AM10 - (8)
(10) <b>Total Taxes/Fees</b>	<b>\$29.24</b>	Sum[ (5) -- (9) ]
(11) <b>Risk Adjustment</b>	<b>(\$87.02)</b>	Exhibit AM6 - (3) + (13)
(12) <b>Risk Margin</b>	<b>\$14.13</b>	Exhibit AM10 - (10)
(13) <b>Total Premium PMPM</b>	<b>\$706.31</b>	Exhibit AM13 - (H)
(14) <b>Standard MLR</b>	<b>84.7%</b>	[(1) - (11)] / (13)
(15) <b>ACA MLR</b>	<b>88.7%</b>	[(1) + (2) - (11)] / [(13) - (10)]

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**Exhibit AM12**

**URRT Worksheet 2: Section I: General Product and Plan Information**

				(A)					(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
				Input					Exhibit AM13	Input	(B) / Avg (B)	Input	Exhibit 32-2	Input	(D) x (E)	(C) x (G)
	Plan ID	Plan Name	Metal	AV Metal Value	Plan Category	Plan Type	Exchange Plan?	Cumulative Rate Change %*	Utilization	Normalized Utilization	Plan Design	Silver CSR Load	Prior Year Plan Design	Paid to Allowed Ratio - EHB Only	AV and Cost Sharing Design of Plan	2026 Projected Member Months
1	71287OR0420001	KP OR Gold 0	Gold	81.88%	Renewing	EPO	Yes	9.51%	1.1153	1.0502	0.8540	1.0000	0.8578	0.8540	0.8968	38,774
2	71287OR0420005	KP OR Gold 1750	Gold	78.99%	Renewing	EPO	Yes	10.69%	1.0888	1.0253	0.8143	1.0000	0.8147	0.8143	0.8349	18,095
3	71287OR0420002	KP Oregon Standard Gold Plan	Gold	81.99%	Renewing	EPO	Yes	7.00%	1.1070	1.0424	0.8420	1.0000	0.8542	0.8420	0.8777	3,864
4	71287OR0420011	KP OR Silver 3000	Silver	71.81%	Renewing	EPO	Yes	8.02%	1.0710	1.0085	0.7846	1.0086	0.7893	0.7913	0.7980	23,714
5	71287OR0420012	KP OR Silver 4000	Silver	70.05%	Renewing	EPO	Yes	12.89%	1.0651	1.0029	0.7740	1.0086	0.7391	0.7807	0.7829	45,134
6	71287OR0420003	KP Oregon Standard Silver Plan	Silver	71.90%	Renewing	EPO	Yes	6.55%	1.0590	0.9972	0.7626	1.0086	0.7670	0.7692	0.7670	4,554
7	71287OR0420014	KP OR Bronze 6000	Bronze	64.74%	Renewing	EPO	Yes	15.74%	1.0303	0.9702	0.7007	1.0000	0.7018	0.7007	0.6798	13,685
8	71287OR0420016	KP OR Bronze HSA 7100	Bronze	64.97%	Renewing	EPO	Yes	16.75%	1.0308	0.9706	0.7020	1.0000	0.7020	0.7020	0.6814	18,253
9	71287OR0420004	KP Oregon Standard Bronze Plan	Bronze	64.68%	Renewing	EPO	Yes	16.55%	1.0268	0.9669	0.6919	1.0000	0.6919	0.6919	0.6690	59,782
10	71287OR0420019	KP OR Silver 3000 X	Silver	71.81%	Renewing	EPO	No	13.79%	1.0710	1.0085	0.7846	1.0000	0.7893	0.7846	0.7912	3,835
11	71287OR0420021	KP OR Silver 4000 X	Silver	70.05%	Renewing	EPO	No	18.85%	1.0651	1.0029	0.7740	1.0000	0.7391	0.7740	0.7762	3,684
12	71287OR0420020	KP OR Silver 5500	Silver	68.27%	Renewing	EPO	No	12.84%	1.0542	0.9927	0.7534	1.0000	0.7640	0.7534	0.7479	2,353
13	71287OR0420013	KP OR Silver HSA 3600	Silver	69.26%	Renewing	EPO	No	10.40%	1.0413	0.9806	0.7266	1.0000	0.7435	0.7266	0.7125	1,209
14	71287OR0420023	KP OR Silver 1000	Silver	71.98%	Renewing	EPO	No	11.39%	1.0726	1.0100	0.7875	1.0000	0.7880	0.7875	0.7954	2,748
15	71287OR0420026	KP OR Gold HSA 2100	Gold	78.01%	New	EPO	No	New	1.0797	1.0167	0.7995	1.0000	New	0.7995	0.8128	500
16	71287OR0420022	KP OR Silver 750/35	Silver	71.92%	Terminated	EPO	No									-
17	71287OR0420018	KP OR Bronze 9100/75	Bronze	63.34%	Terminated	EPO	No									-
									1.0620	1.0000	0.7617		0.7547	0.7638	0.7655	240,184

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Exhibit AM13  
URRT Worksheet 2: Section III: Plan Adjustment Factors

			(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)
			Exhibit AM1	Exhibit AM12	Exhibit 31 (II)	(A) x (B) + (C)	Exhibit AM10	Exhibit AM10	Exhibit AM10	(D) / [1 - (E) - (F) - (G) ]	Exhibit AM4	Exhibit AM7	Exhibit AM7	(H) x (I) x (J) x (K)	URRT		(L) / (N) - 1	Exhibit AM12		(H) / [(H) - (Q)]	(H) / [(H) - (C)]	((D) - (Q)) / (A)
Plan	HIOS ID	Name	Market Adjusted Index Rate (MAIR)	AV and Cost Sharing Design of Plan	Benefits in Addition to EHB (does not include non-Hyde abortion)	Projected Plan Paid Claims, Risk Adjustment and Exchange Fees	Admin Expense	Taxes and Fees	Profit & Risk Load	Plan Adjusted Index Rate (PAIR)	Age Curve Calibration	Geographic Calibration Factor	Tobacco Calibration Factor	Calibrated Plan Adjusted Index Rate (Base Rate)	Calibrated Plan Adjusted Index Rate (URRT)	Prior Year Calibrated Plan Adjusted Index Rate (Base Rate)	Rate Change	Projected Member Months	Benefits in Addition to EHB (includes non-Hyde abortion)	Benefits in Addition to EHB (URRT)	Benefits in Addition to EHB (non-URRT)	AV and Cost Sharing Design of Plan (URRT)
1	71287OR0420001	KP OR Gold 0	\$797.33	0.8968	\$8.80	\$723.86	0.0780	0.0206	0.0200	\$821.27	0.5891	0.9860	0.9901	\$472.31	\$471.57	\$431.28	9.51%	38,774	\$9.80	1.0121	1.0108	0.8956
2	71287OR0420005	KP OR Gold 1750	\$797.33	0.8349	\$8.59	\$674.28	0.0832	0.0207	0.0200	\$769.63	0.5891	0.9860	0.9901	\$442.62	\$441.80	\$399.87	10.69%	18,095	\$9.59	1.0126	1.0113	0.8336
3	71287OR0420002	KP Oregon Standard Gold Plan	\$797.33	0.8777	\$0.00	\$699.84	0.0804	0.0206	0.0200	\$796.18	0.5891	0.9860	0.9901	\$457.88	\$457.84	\$427.92	7.00%	3,864	\$1.00	1.0013	1.0000	0.8765
4	71287OR0420011	KP OR Silver 3000	\$797.33	0.7980	\$8.45	\$644.75	0.0867	0.0207	0.0200	\$738.89	0.5891	0.9860	0.9901	\$424.93	\$424.16	\$393.37	8.02%	23,714	\$9.45	1.0130	1.0116	0.7968
5	71287OR0420012	KP OR Silver 4000	\$797.33	0.7829	\$0.00	\$624.25	0.0893	0.0207	0.0200	\$717.52	0.5891	0.9860	0.9901	\$412.65	\$412.59	\$365.53	12.89%	45,134	\$1.00	1.0014	1.0000	0.7817
6	71287OR0420003	KP Oregon Standard Silver Plan	\$797.33	0.7670	\$0.00	\$611.55	0.0909	0.0207	0.0200	\$704.22	0.5891	0.9860	0.9901	\$405.00	\$404.88	\$380.12	6.55%	4,554	\$1.00	1.0014	1.0000	0.7657
7	71287OR0420014	KP OR Bronze 6000	\$797.33	0.6798	\$0.00	\$542.02	0.1014	0.0208	0.0200	\$631.87	0.5891	0.9860	0.9901	\$363.39	\$363.28	\$313.96	15.74%	13,685	\$1.00	1.0016	1.0000	0.6785
8	71287OR0420016	KP OR Bronze HSA 7100	\$797.33	0.6814	\$0.00	\$543.30	0.1012	0.0208	0.0200	\$633.22	0.5891	0.9860	0.9901	\$364.16	\$364.05	\$311.92	16.75%	18,253	\$1.00	1.0016	1.0000	0.6801
9	71287OR0420004	KP Oregon Standard Bronze Plan	\$797.33	0.6690	\$0.00	\$533.38	0.1028	0.0208	0.0200	\$622.81	0.5891	0.9860	0.9901	\$358.18	\$358.08	\$307.33	16.55%	59,782	\$1.00	1.0016	1.0000	0.6677
10	71287OR0420019	KP OR Silver 3000 X	\$797.33	0.7912	\$8.45	\$639.31	0.0874	0.0207	0.0200	\$733.24	0.5891	0.9860	0.9901	\$421.69	\$420.98	\$370.58	13.79%	3,835	\$8.45	1.0117	1.0117	0.7912
11	71287OR0420021	KP OR Silver 4000 X	\$797.33	0.7762	\$0.00	\$618.91	0.0900	0.0207	0.0200	\$711.96	0.5891	0.9860	0.9901	\$409.45	\$409.44	\$344.50	18.85%	3,684	\$0.00	1.0000	1.0000	0.7762
12	71287OR0420020	KP OR Silver 5500	\$797.33	0.7479	\$0.00	\$596.33	0.0930	0.0207	0.0200	\$688.37	0.5891	0.9860	0.9901	\$395.88	\$395.88	\$350.84	12.84%	2,353	\$0.00	1.0000	1.0000	0.7479
13	71287OR0420013	KP OR Silver HSA 3600	\$797.33	0.7125	\$0.00	\$568.06	0.0972	0.0208	0.0200	\$659.00	0.5891	0.9860	0.9901	\$379.00	\$379.02	\$343.30	10.40%	1,209	\$0.00	1.0000	1.0000	0.7125
14	71287OR0420023	KP OR Silver 1000	\$797.33	0.7954	\$8.46	\$642.66	0.0869	0.0207	0.0200	\$736.65	0.5891	0.9860	0.9901	\$423.65	\$422.93	\$380.32	11.39%	2,748	\$8.46	1.0116	1.0116	0.7954
15	71287OR0420026	KP OR Gold HSA 2100	\$797.33	0.8128	\$0.00	\$648.10	0.0863	0.0207	0.0200	\$742.38	0.5891	0.9860	0.9901	\$426.95	\$426.93		New	500	\$0.00	1.0000	1.0000	0.8128
16	71287OR0420022	KP OR Silver 750/35	\$797.33			\$611.55				\$704.22				\$405.00	\$404.88	\$380.12	6.55%	0				
17	71287OR0420018	KP OR Bronze 9100/75	\$797.33			\$533.38				\$622.81				\$358.18	\$358.08	\$307.33	16.55%	0				
Average Value - 2026			\$797.33	0.7655	\$3.13	\$613.51	0.0907	0.0207	0.0200	\$706.31	0.5891	0.9860	0.9901	\$406.20	\$405.87	\$360.17	12.93%	240,184	\$4.07	1.0054	1.0041	0.7643
Average Value - 2025			\$697.07	0.7260	\$1.12	\$542.01	0.0941	0.0194	0.0120	\$626.05	0.5910	0.9855	0.9901	\$361.02	\$360.85	\$345.48	4.96%	267,121	\$2.00	0.930	0.9282	0.7247
Average Value - 2024			\$638.42	0.7885	1.8717	\$505.28	0.1065	0.0208	0.0265	\$597.12	0.5934	0.9863	0.9901	\$346.02	\$345.81	\$321.03	7.88%	405,805	\$2.83	1.005	1.0029	0.7873
Average Value - 2023			\$593.67	0.7863	1.847	\$468.63	0.1114	0.0209	0.0100	\$546.38	0.6002	0.9950	0.9901	\$323.07	\$322.88	\$306.19	4.65%	421,826	\$2.81	1.005	1.0031	0.7849
Average Value - 2022			\$561.73			\$436.11			0.0000	\$503.94				\$298.34								

**Kaiser Foundation Health Plan of the Northwest**  
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**Exhibit AM14**  
**Rating Factors**

<b>Plan Adjusted Index Rate (Calibrated)</b>	
<b>Plan</b>	<b>Rate</b>
KP OR Gold 0	472.31
KP OR Gold 1750	442.62
KP Oregon Standard Gold Plan	457.88
KP OR Silver 3000	424.93
KP OR Silver 4000	412.65
KP Oregon Standard Silver Plan	405.00
KP OR Bronze 6000	363.39
KP OR Bronze HSA 7100	364.16
KP Oregon Standard Bronze Plan	358.18
KP OR Silver 3000 X	421.69
KP OR Silver 4000 X	409.45
KP OR Silver 5500	395.88
KP OR Silver HSA 3600	379.00
KP OR Silver 1000	423.65
KP OR Gold HSA 2100	426.95

<b>Tobacco Factors</b>	
<b>Status</b>	<b>Factor</b>
Non Tobacco User	1.00
Tobacco User*	1.20

\*Age 21 and older only

<b>Area Factors</b>	
<b>CMS Rating Area</b>	<b>Factor</b>
1	1.000
2	1.085
3	1.035
5	1.000
6	1.000

<b>Oregon State Specific Age Curve</b>	
<b>Age</b>	<b>Age Factor</b>
0-20	0.6350
21	1.0000
22	1.0000
23	1.0000
24	1.0000
25	1.0040
26	1.0240
27	1.0480
28	1.0870
29	1.1190
30	1.1350
31	1.1590
32	1.1830
33	1.1980
34	1.2140
35	1.2220
36	1.2300
37	1.2380
38	1.2460
39	1.2620
40	1.2780
41	1.3020
42	1.3250

<b>Oregon State Specific Age Curve</b>	
<b>Age</b>	<b>Age Factor</b>
43	1.3570
44	1.3970
45	1.4440
46	1.5000
47	1.5630
48	1.6350
49	1.7060
50	1.7860
51	1.8650
52	1.9520
53	2.0400
54	2.1350
55	2.2300
56	2.3330
57	2.4370
58	2.5480
59	2.6030
60	2.7140
61	2.8100
62	2.8730
63	2.9520
64+	3.0000

**Kaiser Foundation Health Plan of the Northwest  
State of Oregon - 2026 Individual Medical Plans Rate Filing  
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**Exhibit 2 / Exhibit AM15a  
Covered Benefit and Plan Design Changes**

Covered Benefit Level Changes

No Changes

Member Cost-Sharing Changes

Please see the next page.

Elimination of Plans

KP OR Silver 750/35, KP OR Bronze 9100/75

Implementation of New Plan Designs

KP OR Gold HSA 2100

Provider Network Changes

No Changes

New Utilization or Prior Authorization Programs

No Changes

Changes to Eligibility Requirements

No Changes

Changes to Exclusions

No Changes

Any other changes that impact cost or coverage

No Changes

Changes Due to Healthcare Reform

All plans, cost sharing changes have been implemented to maintain metal tier requirements under the 2026 Federal AV calculator.

Terminated plans included in the URRT Worksheet II

KP OR Silver 750/35, KP OR Bronze 9100/75



**Kaiser Foundation Health Plan of the Northwest  
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**Exhibit 2 / Exhibit AM15b  
Plan Design Cost Sharing Changes Matrix**

HIOS ID	71287OR0420001	71287OR0420005	71287OR0420002	71287OR0420011	71287OR0420012	71287OR0420003	71287OR0420014	71287OR0420016	71287OR0420004	71287OR0420019	71287OR0420021	71287OR0420020	71287OR0420013	71287OR0420023	71287OR0420026
2025 Plan Name	KP OR Gold 0	KP OR Gold 1750	KP Oregon Standard Gold Plan	KP OR Silver 3000	KP OR Silver 4000	KP Oregon Standard Silver Plan	KP OR Bronze 6000	KP OR Bronze HSA 7100	KP Oregon Standard Bronze Plan	KP OR Silver 3000 X	KP OR Silver 4000 X	KP OR Silver 5000	KP OR Silver HSA 3300	KP OR Silver 750	N/A
2026 Plan Name	KP OR Gold 0	KP OR Gold 1750	KP Oregon Standard Gold Plan	KP OR Silver 3000	KP OR Silver 4000	KP Oregon Standard Silver Plan	KP OR Bronze 6000	KP OR Bronze HSA 7100	KP Oregon Standard Bronze Plan	KP OR Silver 3000 X	KP OR Silver 4000 X	KP OR Silver 5500	KP OR Silver HSA 3600	KP OR Silver 1000	<b>KP OR Gold HSA 2100</b>
Deductible	\$0	\$1,750	<b>\$1,800</b>	\$3,000	\$4,000	<b>\$6,100</b>	\$6,000	\$7,100	\$9,200	\$3,000	\$4,000	<b>\$5,500</b>	<b>\$3,600</b>	<b>\$1,000</b>	<b>\$2,100</b>
OOPMax	\$8,200	\$8,500	<b>\$8,150</b>	<b>\$8,600</b>	<b>\$8,600</b>	\$9,200	\$8,900	\$7,100	\$9,200	<b>\$8,600</b>	<b>\$8,600</b>	<b>\$9,800</b>	<b>\$7,900</b>	<b>\$9,700</b>	<b>\$6,200</b>
Primary Care OV	\$15	\$20	\$20*	\$35	\$40	\$40*	\$50	0% AD	\$50*	\$35	\$40	\$40*	35% AD*	\$35*	<b>20% AD*</b>
Urgent Care	\$40	\$40	\$60	\$60	\$60	\$70	35% AD	0% AD	0% AD	\$65	\$65	\$70	35% AD	\$65	<b>20% AD</b>
Specialty OV	\$50	\$50	\$40	<b>\$65</b>	\$70	<b>\$100</b>	<b>\$125</b>	0% AD	0% AD	<b>\$65</b>	\$70	\$65	35% AD	<b>\$65</b>	<b>20% AD</b>
Therapies: OT, ST, PT	\$50	\$50	\$20	<b>\$65</b>	\$70	\$40	35% AD	0% AD	\$50	<b>\$65</b>	\$70	\$65	35% AD	<b>\$65</b>	<b>20% AD</b>
Outpatient Surgery	<b>\$350</b>	30% AD	20% AD	35% AD	35% AD	30% AD	35% AD	0% AD	0% AD	35% AD	35% AD	35% AD	35% AD	\$750 AD	<b>20% AD</b>
Lab	\$50	\$50	20% AD	\$60	\$60	30% AD	\$50 AD	0% AD	0% AD	\$60	\$60	\$60	35% AD	\$50	<b>20% AD</b>
X-Ray	\$50	\$50	20% AD	\$60	<b>\$60 AD</b>	30% AD	\$50 AD	0% AD	0% AD	\$60	<b>\$60 AD</b>	\$60 AD	35% AD	\$100	<b>20% AD</b>
CT MRI PET	\$350	\$350 AD	20% AD	\$350 AD	\$350 AD	30% AD	35% AD	0% AD	0% AD	\$350 AD	\$350 AD	<b>\$400 AD</b>	35% AD	\$750	<b>20% AD</b>
Inpatient Hospital	30%	30% AD	20% AD	35% AD	35% AD	30% AD	35% AD	0% AD	0% AD	35% AD	35% AD	35% AD	35% AD	40% AD	<b>20% AD</b>
Kaiser Permanente at Home™ program	0%	0%	Not Covered	0%	0%	Not Covered	0%	0% AD	Not Covered	0%	0%	0%	0% AD	0%	<b>20% AD</b>
Emergency Department	\$350	\$350 AD	20% AD	\$350 AD	\$350 AD	30% AD	35% AD	0% AD	0% AD	\$350 AD	\$350 AD	<b>\$400 AD</b>	35% AD	<b>\$750 AD</b>	<b>20% AD</b>
Ambulance/Emergency Transport	30%	30% AD	20% AD	35% AD	35% AD	30% AD	35% AD	0% AD	0% AD	35% AD	35% AD	35% AD	35% AD	40% AD	<b>20% AD</b>
DME	30%	30% AD	20% AD	35% AD	35% AD	30% AD	35% AD	0% AD	0% AD	35% AD	35% AD	35% AD	35% AD	40% AD	<b>20% AD</b>
Generic Rx	\$10	\$10	\$10	\$25	\$25	\$15	<b>\$30</b>	0% AD	\$25	\$25	\$25	<b>\$30</b>	<b>\$20 AD</b>	\$25	<b>\$20 AD</b>
Preferred Brand Rx	\$40	<b>\$50</b>	\$30	\$65	<b>\$75</b>	\$60	50% AD	0% AD	0% AD	\$65	<b>\$75</b>	<b>\$75</b>	<b>\$65 AD</b>	\$100	<b>20% AD</b>
Non-Preferred Brand Rx	50%	50%	50%	50% AD	50% AD	50%	50% AD	0% AD	0% AD	50% AD	50% AD	50% AD	50% AD	50% AD	<b>50% AD</b>
Specialty Rx	50%	50%	50%	50% AD	50% AD	50%	50% AD	0% AD	0% AD	50% AD	50% AD	50% AD	50% AD	50% AD	<b>50% AD</b>
Skilled Nursing Facility	30%	30% AD	20% AD	35% AD	35% AD	30% AD	35% AD	0% AD	0% AD	35% AD	35% AD	35% AD	35% AD	40% AD	<b>20% AD</b>
Adult Vision Exam	\$15	\$20	Not Covered	\$35	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	\$35	Not Covered	Not Covered	Not Covered	\$35	<b>Not Covered</b>

\* First 3 visits at \$5 cost share in compliance with SB 1529

AD = After Deductible

**Plan Changes in Bold-Blue**

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**Exhibit AM16  
Additional Filing Information**

<b>Scenario</b>	<b>Impact to KFHP</b>
End of Medicaid Expansion	No impact as eligible members will move to OR BHP.
End of BHP	Silver loading needs to be increased to about 1.12.
Termination of OR Reinsurance Program	We will need to add \$46 PMPM back to claims and the impact is about 6% on rates.

**Kaiser Foundation Health Plan of the Northwest**

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2026 Individual Rate Filing  
Rates Effective January 1, 2026  
HIOS Issuer ID 71287**

**Part III – Actuarial Memorandum and Certification**

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**Kaiser Foundation Health Plan of the Northwest  
State of Oregon - 2026 Individual Rate Filing  
Part III – Actuarial Memorandum and Certification**

## **1. Purpose**

This document contains the Part III Actuarial Memorandum for Kaiser Foundation Health Plan (KFHP) of the Northwest's individual business in the State of Oregon, with an effective date on or after January 1, 2026. These individual rates are guaranteed through December 31, 2026. These products may be offered both on and off the Oregon Health Benefit Exchange marketplace (Exchange). This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template (URRT). The purpose of the Actuarial Memorandum is to provide certain information related to the submission of premium rate filings, including support for the values entered in the Part I URRT. This document may not be appropriate for other purposes. The plans within scope of this filing are listed in Exhibit AM12. The experience period single risk pool is comprised of ACA compliant individual policies in the state of Oregon during the 2024 policy year.

This rate filing and the associated rates reflect the Oregon State and Federal statutes, rules, regulations and guidance as of May 9, 2025. Changes to the applicable regulations, including but not limited to changes to Risk Stabilization programs, Advance Premium Tax Credits (APTC) and taxes and the Oregon Basic Health Plan (BHP) could have a significant impact on rate development. Subsequent changes to these statutes, rules, regulations and programs may make these rates deficient and would necessitate revisions to this filing.

## **2. General Information Section**

### **Company Identifying Information**

Company Legal Name:	Kaiser Foundation Health Plan of the Northwest
State:	Oregon
HIOS Issuer ID:	71287
Market:	Individual Medical On and Off Exchange
Effective Date:	January 1, 2026

### **Company Contact Information**

Primary Contact Name:	David Liebert, ASA, MAAA
Primary Contact Email Address:	<a href="mailto:david.m.liebert@kp.org">david.m.liebert@kp.org</a>
Secondary Contact Name:	Kitty Yang, ASA, MAAA
Secondary Contact Email Address:	<a href="mailto:kitty.x.yang@kp.org">kitty.x.yang@kp.org</a>

The secondary contact is the filing preparer and the primary contact is the peer review and signing actuary.

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### **3. Proposed Rate Increases**

The fourteen plans covered by this rate filing are renewing benefit plans from 2025. In addition to those plans, one new off-exchange gold plan will be offered in 2026. The 2024 experience period data includes two plans that were terminated for 2025 plan year. All rate changes for the plans renewing in 2026 are primarily driven by the claims experience of the single risk pool, medical inflation, Risk Adjustment transfer payments, mandated changes to certain plans, taxes and fees imposed on the issuer and changes in APTC driven by the expiration of additional subsidies through the American Rescue Plan Act (ARPA) and reduced APTC due to the continued rollout of the BHP. The proposed average rate change can be seen on Exhibit 1. The average rate change does not indicate that every member's rate will change by this amount, as rates are affected by the ages of those covered, county of residence and benefits chosen.

Scenarios related to the end of Medicaid expansion, the termination of BHP and the termination of the Oregon Reinsurance Program have been addressed in Exhibit AM16.

### **4. Market Experience**

#### **4.1. Experience Period Premium and Claims**

The experience period premium and claims for the single risk pool are shown in Exhibit AM2.

The premium earned during the experience period for the renewing ACA plans has been developed based upon earned premium data from our internal billing systems. As indicated within the instructions, Worksheet 1 of the Part I URRT reflects the premium earned with no accounting for expected risk adjustment transfers.

The incurred claims for the renewing ACA plans are developed by accumulating the net medical expenses for the ACA compliant non-grandfathered individual line of business. The data is for the incurred period January 2024 through December 2024 and paid through January 2025, including incurred but not reported estimates. Net cost data from internal cost systems (i.e., the cost for medical services delivered within our integrated delivery system), fee for service claims, and prescription drug claims are aggregated to determine paid claims. For the experience period, allowed claims are calculated based on paid claims divided by the paid to allowed ratio as discussed in the **Paid to Allowed Ratio** section in this document.

Incurred but not reported estimates were developed using the completion factor method. The completion factors were developed from the expenses incurred between January 2024 and December 2024 and paid through January 2025.

#### **4.2. Benefit Categories**

Claims are assigned to one of the following benefit categories: Inpatient Hospital, Outpatient Hospital, Professional, Other Medical, and Prescription Drugs. The categorization is derived

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from each claim's specific information on services rendered, the location of service, and the provider type. The categorization is an automated process within KFHP's data warehouse.

Examples include:

<b>Benefit Category</b>	<b>Services</b>
Inpatient Hospital	Inpatient Facility, Inpatient Visits, Inpatient Surgery, Maternity
Outpatient Hospital	Outpatient Facility, Emergency/Urgent Care, Outpatient Surgery
Professional	Diagnostic Services, Office Visits, Cardiovascular, Dialysis, PT/OT/ST
Other Medical	Other Services
Capitation	None
Prescription Drug	Pharmacy

#### **4.3. Projection Factors**

##### **Changes in Morbidity of the Insured Population**

The morbidity adjustment (see Exhibit AM5) reflects the change in the expected health risk from the 2024 experience period to the 2026 projected single risk pool, independent of underlying demographic changes. The adjustment to morbidity has been developed to reflect the material impact of fixed costs as a result of KFHP's integrated delivery model.

In this filing, ARPA premium subsidy is projected to be discontinued in 2026, and projected membership is then projected to have higher morbidity than the base. Thus, the morbidity adjustment is modified to reflect the deterioration in the projected population's morbidity.

##### **Changes in Benefits**

Some plans have cost sharing changes in 2026, which generate different levels of utilization adjustments when compared with the experience period plans. The net impact is reflected as the change in utilization in Exhibits AM1 and AM3. This is calculated by dividing the average utilization in the projection period as determined by the pricing model described below under **AV Pricing Values**, by the base period average utilization in Exhibit AM3.

For all non-standard plans the Kaiser Permanente at Home<sup>TM</sup> program (Program) was formally introduced for the 2024 plan year. The Program is a personalized, patient-centered program that provides care in the member's home, or a place of temporary or permanent residence used as the member's home, as an alternative to receiving acute care in a hospital. Prior authorization is required. Services are provided or arranged by Kaiser Permanente and Medically Home. Medically Home is the in-network provider we contract with to provide services under this Program, which may include: telemedical visits and in-person home visits by physicians, RN's, physical therapists, nutritionists, home health aides, and other healthcare professionals; 24/7 telemedical monitoring and access to the member's care team; medical equipment temporarily installed in the member's home; laboratory tests and mobile imaging; and medical supplies, communication equipment and safety items while the member is receiving acute care in the home. The Program was in operation during the experience period under an emergency waiver with impact on experience period expense data.

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**Changes in Demographics**

Base period claims experience is adjusted for the average mix of population by age in the experience period membership. The average age factor is developed by applying the Oregon State Specific Age Curve (Exhibit AM14) to the 2024 membership. The same calculation is performed for the projected 2026 membership, which is based upon actual KFHP enrolled members as of February 2025. The projected allowed claims are then multiplied by the change in the average age factor between 2024 and 2026. The development of the average age factor is shown in Exhibit AM4.

The average mix of population by gender, region and tobacco use is not anticipated to change between 2024 and 2026, making adjustments for these factors unnecessary.

**Other Adjustments**

No adjustments or factors, other than trend and those previously discussed in this section, have been used to project the experience period allowed claims to the projection period.

**Trend Factors**

The projected trend factors are based on a mixture of expected industry trends, future fixed costs, and expected internalization of services (i.e., movement of medical care delivery from contracted external providers to our integrated delivery system). As an integrated health care provider, a large portion of KFHP's expenses are the fixed costs associated with providing medical care through Kaiser owned facilities.

For 2024 to 2026, our projected total annual medical expense trend for the ACA individual market can be seen in Exhibit AM1 with historic trends seen in Exhibit AM2-2.

**4.4. Credibility Manual Rate Development**

Please see the **Credibility of Experience** section below. KFHP considers the experience period data to be fully credible, and has not employed the use of additional, external claims data to develop a manual rate.

**4.5. Credibility of Experience**

KFHP had experience period membership as seen in Exhibit 1, which we consider material and fully credible. We have not employed the use of additional, external claims data. ASOP No. 25 was considered when making the credibility determination.



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**4.6. Paid to Allowed Ratio**

The projected 2026 paid to allowed ratio is calculated as the average benefit relativity (effective plan design adjustment). The average pricing AV, as shown in Exhibit AM12, accounts for the projected member distribution across the available plans. The development of the benefit relativities is discussed under the **AV Pricing Values** section later in this document. The same methodology is used to calculate the 2024 experience period paid to allowed ratio.

**4.7. Risk Adjustment and Reinsurance**

**Experience Period Risk Adjustment and Reinsurance Adjustments PMPM**

*Risk Adjustment*

KFHP has been an active participant in Wakely's market-wide risk adjustment study for calendar year 2024 and has relied upon their regression models in conjunction with internal analysis to develop an experience period risk adjustment transfer value. The result is based upon paid and incurred data through December 2024 and known risk adjustment results for prior years.

The risk adjustment transfer has not been included in the incurred claim development described in Section 4.1. The experience period projected risk adjustment amount is included on Worksheet II of the Part I URRT. The amounts have been allocated by plan based upon a calculation of membership data currently available.

*Reinsurance*

The experience period Oregon Reinsurance Program receivable is calculated based on current information on the paid claims in 2024 and the applicable reinsurance parameters. The reinsurance receivable has not been included in the incurred claim development described in Section 4.1, but is included on Worksheet II of the Part I URRT and is distributed among the experience period plans based on membership.

**Projected Risk Adjustments PMPM**

The projected risk adjustment transfer payment is calculated based on the experience period risk adjustment estimate with adjustments for anticipated changes in the risk score coefficients, statewide average premiums and anticipated shifts in KFHP's relative risk compared to the market between 2024 and 2026. The projection period Risk Adjustment is shown in Exhibit AM6. The adjustment is then applied to the Index Rate in Exhibit AM1 for the buildup of the Market Adjusted Index Rate.

Transfers due to RADV audits on prior plan years have not been factored into risk adjustment projections. RADV results are considered one-time events and are not consistent or repeatable.

The 2026 risk adjustment user fee is included in the administrative expenses as shown in Exhibit AM10.

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**Projected ACA Reinsurance Recoveries Net of Reinsurance Premium**

The projected reinsurance receivable is based on 2024 experience period member level claims, trended to 2026, with the expected 2026 parameters as shown in Exhibit AM6.

**Projected Risk Corridor Charges and Payments**

The temporary risk corridor program ended with the 2016 plan year, and as such, no transfers are projected going forward.

**4.8. Non-Benefit Expenses and Profit & Risk**

**Administrative Expense Load**

Administrative Expense includes broker commissions, medical management costs, and health plan operating expenses. See Exhibits AM8, AM9, and AM10 for the development of the administrative expenses. Experience period operating expenses have been trended as shown in Exhibit AM9. Administrative expenses are calculated as a flat percentage of premium and are applied uniformly among all plans represented by this filing. With the 2026 filing, administrative expenses have been broken out by fixed and variable expenses which are applied uniformly across all plans and converted to percentage of premium based on the projected premium of each plan.

**Profit & Risk Margin**

The 2026 plans are priced to provide a projected risk margin as shown in Exhibit AM10. The risk margin assumption is applied uniformly across all plans represented by this filing.

**Taxes and Fees**

Total retention has been adjusted to reflect the required taxes and fees that will apply in 2026 (Exhibit AM10). Only those taxes and fees that may be subtracted from premiums for purposes of calculating MLR are included.

**5. Projected Loss Ratio**

Exhibit AM11 provides a demonstration of the Medical Loss Ratio (MLR) calculation based upon the assumptions in this rate filing. We project a loss ratio based on the federally prescribed methodology to be at least 80% and do not anticipate the need to issue rebates.

The actual Federal MLR is expected to differ from the projected values, as they are retrospective calculations and the values presented in this filing are prospective calculations.

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## **6. Application of Market Reform Rating Rules**

### **6.1. Single Risk Pool**

The projection period reflects the experience of policies that we anticipate will be enrolled in the Single Risk Pool. The Single Risk Pool reflects all covered lives for every non-grandfathered product/plan combination for KFHP in the Oregon Individual market.

### **6.2. Index Rate**

The experience period index rate, shown in Exhibit AM1, includes the non-grandfathered, ACA compliant members of in the individual line of business with the covered benefits in excess of the EHB's excluded.

The projection period index rate, shown in Exhibit AM1, is calculated by trending the experience period index rate forward to the projection period and adjusting for changes in average utilization, demographics, morbidity and the new EHBs. The differences in the total allowed claims PMPM on Worksheet 1 of the Part I URRT and the Index Rate is covered benefits in excess of essential health benefits, as described below as Non-EHBs.

### **6.3. Market Adjusted Index Rate**

The calculation of the Market Adjusted Index Rate, shown in Exhibit AM1, is the compilation of the Index Rate and the market-wide adjustments, which includes projected Risk Adjustment transfers and Exchange fees (Marketplace User fee).

### **6.4. Plan Adjusted Index Rates**

The Plan Adjusted Index Rates are calculated as the product of the Market Adjusted Index Rate, a Utilization Adjustment, plan specific AV Pricing Values (cost-sharing adjustment), non-EHB Adjustments for covered benefits in excess of the EHB requirement, and an adjustment for Administrative Expenses. The calculations are provided in Exhibit AM13.

#### *Non-EHB Adjustment*

An adjustment has been made to the base period allowed amount to remove the non-EHB covered benefits from the base rates. The multiplier is calculated by summing the allowed amount for non-EHB covered benefits in the base period and dividing by the total allowed amount.

2026 plan specific multipliers are used to add back non-EHB covered benefits when calculating the Plan Adjusted Index Rate for each plan. For a subset of the 2026 benefit plans, Adult Vision will be a covered benefit provided in excess of the EHB requirement. For all benefits plans,

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excluding the Oregon Standard Plans and the corresponding off exchange silver plan, Self - Referred Naturopathic services will be a covered benefit in excess of the EHB requirement. Exhibit AM13 provides the costs of the including these benefits.

## **6.5. Calibration**

Calibration of the Plan Adjusted Index Rates is necessary to calculate the Consumer Adjusted Premium Rates. The Plan Adjusted Index Rates are developed for the average individual within the Single Risk Pool. Based upon the allowable rating parameters, factors are developed to calibrate the Plan Adjusted Index Rates to generate the Consumer Adjusted Premium Rates. The calibrated Plan Adjusted Index Rates have been defined as Base Rates, and the calibration factors are applied uniformly to all plans in the single risk pool.

### **Age Curve Calibration**

The weighted average age, rounded to a whole number, for the projected single risk pool is shown in Exhibit AM13.

The determination of the calibration factor is based on the Oregon State Specific Age Curve and KFHP internal enrollment data for the first three months of 2025. A weighted average age factor is calculated as the product of the enrollment by age and the unadjusted age factors. The Plan Adjusted Index Rates are then divided by this factor to adjust to an individual aged 21, for which the age factor is 1.00. The development of the average age factor is shown in Exhibit AM4.

### **Geographic Factor Calibration**

Plan Adjusted Index Rates reflect the anticipated geographic area, based on the distribution of medical expense by geographic area. An average area factor is derived by applying 2026 projected member months to the area factors. The Plan Adjusted Index Rates are then divided by this factor to adjust to an individual in Rating Area 1 (Multnomah County), where the area factor is 1.00. The development of the average area factor is shown in Exhibit AM7.

### **Tobacco Factor Calibration**

KFHP varies the rate in the Oregon individual market based on tobacco usage by member. The determination of the calibration factor is shown in Exhibit AM7. Tobacco rates will begin for those age 21 and older.

## **6.6. Consumer Adjusted Premium Rate Development**

### *Age Factors*

The age factor table (Exhibit AM14) used to develop age specific rates is consistent with the Oregon State Specific Age Curve.

### *Tobacco Factor*

Rates are adjusted for tobacco use beginning at age 21. The factors are shown in Exhibit AM7. Tobacco use is associated with higher costs, and KFHP-specific data and publicly available

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information indicate this association as valid. The age factor will be multiplied by the tobacco factor.

Prior to 2014, KFHP applied a discount of 20% to non-tobacco rates in the Individual market. This equates to a 25% load on tobacco rates. In 2014, we began using the slightly lower load of 20%. Our prior practice therefore forms the basis for continuing to use a load of a similar magnitude in 2025.

*Geographic Area Factors*

Distinct Geographic Area Factors for the applicable rating areas can be found in Exhibit AM7.

*Summary Rate Calculation*

The final 2026 rates by plan and age are developed by applying the age slope to the Plan Adjusted Index Rates to generate age specific rates and then the area factors are applied to generate age and geographic specific rates by plan. These age and geographic specific rates are multiplied by the tobacco user rate up factors to generate final rates for tobacco users. Rates are charged for no more than the three oldest covered dependent children under age 21 when enrolled on a family plan.

## **7. Plan Product Information**

### **7.1. AV Metal Values**

The AV Metal Values as used in Worksheet 2 of the Part I URRT are entirely based on the final 2026 CMS Actuarial Value calculator. See Exhibit AM12.

### **7.2. AV Pricing Values**

The AV pricing values, see Exhibits AM12 and AM13, include plan specific adjustment factors for both utilization and effective plan design. The utilization and effective plan design adjustment pieces of the AV pricing values are calculated using a standard pricing model. The pricing method is consistent across all plans.

### **7.3. Membership Projections**

The total membership projection for 2026 includes an assumption of 2024 ACA members enrolling in the 2025 plans. The distribution of members in the projection period is based on the emerging distribution of members through March of 2025 and assumptions on the expected shifts across plans by members. See Exhibit AM5.

### **7.4. Terminated Plans and Products**

There are no terminated products or plans for 2026. A listing of all plan changes under the Uniform Modification and Discontinuation guidelines are included as Exhibit AM15.

### **7.5. Plan Type**

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Only standard plan types have been used on Worksheet 2, Section 1 of the Part I URRT.

**7.6. Warning Alerts**

There are no Warning Alerts that exist on Worksheet 2 of the Part I URRT.

**8. Miscellaneous**

**8.1. Effective Rate Review Information**

Additional information has been provided consistent with reviewer requests from prior filings.

**8.2. Reliance**

All data and assumptions were prepared by a team of KFHP employees which includes the preparing and certifying actuaries. Federal AV's were developed using a model provided by CMS. Pricing AV's were developed using a standard pricing model provided by an outside vendor.

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**8.3. Actuarial Certification**

I, David Liebert, Senior Director, Actuarial Service for Kaiser Foundation Health Plan (KFHP) am a member in good standing of the American Academy of Actuaries. I meet the qualification standards for certifying Regulatory Filings for Rates and Financial Projections for Health Plans.

This Actuarial Certification applies to the attached filing for an approval of premium rates for Individual plans sold on and off the Exchange. This actuarial memorandum documents the assumptions and sources of data pertaining to the development of KFHP premium rates effective January 2026.

- The index rate is in compliance with all applicable Oregon State and Federal Statutes and Regulations, including 45 CFR part 156, §156.80(d)(1) and 45 CFR part 147.102.
- When accounting for the risk margin as shown in Exhibit AM10, the rating methodologies produce premiums that are reasonable in relation to benefits being provided and the populations being covered and are based on generally accepted actuarial rating principles for rating blocks of business, and are not excessive, deficient, or unfairly discriminatory.
- The index rate and only the 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 final 2025 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. The development of the Federal actuarial value is based on the acceptable alternative method outlined in 156.135(b)(2) for those benefits that deviate substantially from the parameters of the AV Calculator and have a material impact on the AV. The AV Metal Values have also been developed in accordance with ASOP No. 50.
- The allocation of the essential health benefit portion of the premium amounts, including the total premium that represents essential health benefits included in Worksheet 2, Sections III and IV is appropriate for the calculation of advanced payment of premium tax credits (APTCs) and was calculated in accordance with Actuarial Standards of Practice.
- Geographic rating factors used in the development of this filing reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
- This filing is in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.
- This filing is consistent with KFHP's internal business plans.
- The adjusted community rate charged can be reasonably expected to result in a medical loss ratio that meets or exceeds the standard of eighty percent.

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

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- ASOP No. 5, Incurred Health and Disability Claims
- ASOP No. 8, Regulatory Filings for Health Plan Entities
- ASOP No. 11, Financial Statement Treatment of Reinsurance Transactions Involving Life or Health Insurance
- 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. 45, The Use of Health Status Based Risk Adjustment Methodologies
- ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
- ASOP No. 56, Modeling

This actuarial opinion is qualified such that the information contained within this filing reflects the Oregon State and Federal statutes, rules, regulations and guidance as of May 9, 2024. Changes to the applicable regulations, including but not limited to changes to Risk Stabilization programs, Individual Mandate and taxes, and changes in APTC driven by the expiration of additional subsidies through the American Rescue Plan Act (ARPA) and reduced APTC and membership due to the continued rollout of the BHP could have a significant impact on rate development. Subsequent changes to these statutes, rules and regulations may make these rates either deficient or excessive and would necessitate revisions to this filing.

This actuarial opinion is qualified to state that the URRT does not demonstrate the process used by KFHP to develop the rates. Rather it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally Facilitated Marketplaces, and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.



David Liebert, ASA, MAAA  
Senior Director, Actuarial Services  
Kaiser Foundation Health Plan of the Northwest  
May 14, 2025

Preparing Actuary  
Kitty Yang, ASA, MAAA  
Senior Actuarial Associate  
Kaiser Foundation Health Plan of the Northwest  
May 14, 2025



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May 14, 2025

To: DEPARTMENT OF CONSUMER & BUSINESS SERVICES  
INSURANCE DIVISION  
350 WINTER STREET NE, ROOM 440  
SALEM, OR 97301-3883

From: Kaiser Foundation Health Plan of the Northwest  
500 N.E. Multnomah St., Suite 100  
Portland, OR 97232-2099

Carrier Contact Person: David Liebert, Senior Director, Actuarial Services  
Carrier Contact E-mail: David.M.Liebert@kp.org

Subject: Filing Description –  
Standard Master Contract Number: EOIDTRAD0126, EOIDDEDSTD0126,  
EOIDDED0126, EOIDHDHP0126  
HIOS Issuer ID 71287, HIOS Product ID 71287OR042  
NON-GRANDFATHERED Plans Filing  
Prior SERFF Tracking Number and Date: KFNW-134041331; 5/15/2024  
Effective: January 1, 2026

To Whom It May Concern,

Enclosed for your approval is our Individual Rate Filing effective January 1, 2026 through December 31, 2026, for the Non-Grandfathered plans.

**Filing Information**

In 2026, fourteen of the Affordable Care Act (ACA) compatible plans marketed in 2025 are effectively being renewed. In addition to those plans, one new off-exchange gold plan will be offered in 2026.

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The plan marketing name, federal AV, metal level and HIOS Plan IDs are:

<b>HIOS Plan Identification Number</b>	<b>Marketing Name</b>	<b>Federal AV</b>	<b>Metal Level</b>
71287OR0420001	KP OR Gold 0	81.88%	Gold
71287OR0420005	KP OR Gold 1750	78.99%	Gold
71287OR0420002	KP Oregon Standard Gold Plan	81.99%	Gold
71287OR0420011	KP OR Silver 3000	71.81%	Silver
71287OR0420012	KP OR Silver 4000	70.05%	Silver
71287OR0420003	KP Oregon Standard Silver Plan	71.90%	Silver
71287OR0420014	KP OR Bronze 6000	64.74%	Bronze
71287OR0420016	KP OR Bronze HSA 7100	64.97%	Bronze
71287OR0420004	KP Oregon Standard Bronze Plan	64.68%	Bronze
71287OR0420019	KP OR Silver 3000 X	71.81%	Silver
71287OR0420021	KP OR Silver 4000 X	70.05%	Silver
71287OR0420020	KP OR Silver 5500	68.27%	Silver
71287OR0420013	KP OR Silver HSA 3600	69.26%	Silver
71287OR0420023	KP OR Silver 1000	71.98%	Silver
71287OR0420026	KP OR Gold HSA 2100	78.01%	Gold

### **Rate Change Summary**

The average rate change for this filing is 12.93%. The most impactful adjustment for the 2026 rate change is the medical expense experience. The minimum rate change is 6.55% and the maximum rate change is 18.85%. These plans are effective January 1, 2026 and the duration is 12 months. The current membership count, as of March 2025, in these plans is 33,313. The requested rate change is an annual rate change. A table showing how enrollment is expected to change between the experience period and the rating period is:

<b>Projected ACA Compliant Membership Change</b>	
Avg. Experience Period Members (2024)	33,101
March 2025 Membership	33,313
Estimated Jan 2026 Members	20,015
Estimated Dec 2026 Members	20,015
Average 2026 Members	20,015

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### **Prior Filing Information**

The following table shows the percentage of premium for 2024 projection from the prior SERFF filing:

	<b>2024 Projection from prior filing</b>	<b>2024 Actual from current filing</b>
<b>Claims Cost</b>	84.7%	80.9%
<b>Reinsurance Receipts</b>	5.7%	6.2%
<b>Risk Adjustment Receipt (Payment)</b>	-18.2%	-11.5%
<b>Administration, Fee &amp; Tax Costs</b>	12.7%	14.4%
<b>Margin (Profit) %</b>	2.6%	-0.5%

Source for prior filing: 2024 Rate Filing Summary URRT; based on the single risk pool.  
Source for current filing: 2026 Rate Filing; Exhibit AM2 and Exhibit 3 from the Actuarial Memorandum.

Results vary from expected to actual due to changes in enrollment, reinsurance parameters, and catastrophic large claims. The transitional reinsurance receipts and risk adjustment receipt are estimated values. Outstanding uncertainties around these programs further impact the actual results.

### **Rating Factor Changes**

The rating methodology for determining rating factors and the factors have not changed from 2025 to 2026.

### **Data Used**

The premium earned during the experience period for the renewing ACA plans has been developed based upon earned premium data from our internal billing systems.

The incurred claims for the renewing ACA plans is developed by accumulating the net medical expenses for ACA compliant non-grandfathered individual line of business. The data is for the incurred period January 2024 through December 2024 and paid through January 2025, including incurred but not reported estimates. Net cost data from internal cost systems (i.e., the cost for medical services delivered within our integrated delivery system), fee for service claims, and prescription drug claims are aggregated to determine paid claims.

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**Kaiser Permanente – Our System of Health Care Delivery**

We would like to provide additional context around our costs for provision of medical services, the way we practice medicine and our high standard of care. Please see the attachment to this cover letter entitled “About Kaiser Permanente”. This, plus the “Cost Containment and Quality Improvement Efforts” portion of the filing will provide information regarding how our members’ valuable premium dollars are utilized.

Please let me know if you have any questions about this filing.

Sincerely,



David Liebert, ASA, MAAA  
Senior Director, Actuarial Services

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## **About Kaiser Permanente**

Kaiser Foundation Health Plan of the Northwest is committed to helping shape the future of health care. We are recognized as one of America's leading health care providers and not-for-profit health plans. Founded in 1945, our mission is to provide high-quality, affordable health care services and to improve the health of our members and the communities we serve. We currently serve 8.6 million members in nine states and the District of Columbia. Care for members and patients is focused on their total health and guided by their personal physicians, specialists and team of caregivers. Our expert and caring medical teams are empowered and supported by industry-leading technology advances and tools for health promotion, disease prevention, state-of-the art care delivery and world-class chronic disease management.

Kaiser Permanente is dedicated to care innovations, clinical research, health education and the support of community health. For more information, please go to: [www.kp.org/newscenter](http://www.kp.org/newscenter).

Kaiser Permanente provides an integrated approach to care delivery that offers the following advantages:

### ***Quality Medical Care***

At Kaiser Permanente, we offer a full range of health care services and health education programs, and we are proud to have surpassed many national standards for disease management, preventive care, and health outcomes. Nationally, Kaiser Permanente surpasses all reporting commercial health plans with top marks in 12 quality measures reported in 2010 National Committee for Quality Assurance's Quality Compass® data. Our high quality is partially due to our investment in medical care.

### ***Excellent Physicians***

Kaiser Permanente is committed to recruiting excellent physicians as part of the process of ensuring that our members receive high-quality care.

### ***Clinical Quality***

At Kaiser Foundation Health Plan of the Northwest, quality of care is our highest priority. We already receive high marks for quality. Our clinicians and staff, our philosophy of evidence-based medicine, our electronic medical information system, and our research center help ensure our quality of care.

### ***Access to Care***

Kaiser Permanente offers many options for members to obtain the care they need. We provide same-day appointments for urgent needs, 24-hour advice nurse services, self-referrals for some types of specialty care, and convenient coverage when members travel outside the local service area. Kaiser Permanente members can receive care at any of our hundreds of hospital and medical facilities across the country when traveling or temporarily outside the home Region. Most facilities include a full range of services from physician care to laboratory, x-ray, and

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pharmacy services. When special medical attention is needed, patients may be referred to one of our affiliated referral centers for specialty care.

### ***Sophisticated Information Systems***

Kaiser Permanente has the largest, most complete private health care information system in the country, allowing us to measure and improve quality at every level. All of Kaiser Permanente's 14,000 physicians have electronic access to their patient's medical records at 430 Kaiser Permanente medical office buildings, and 24 Kaiser Permanente medical centers through [KP HealthConnect™](#).

Northwest Permanente physicians, affiliated clinicians, and specialists have online access to clinical practice guidelines and protocols as well as the electronic outpatient medical record. The patient's medical record includes test results and flags that remind physicians to recommend preventive screening tests. KP HealthConnect provides information to the clinician about patients at the time they are seen in the medical facility. This capability allows us to identify high-risk populations and more effectively manage patients with chronic illness or disease states. KP HealthConnect also provides the data needed to allow Kaiser Permanente to perform outcomes studies based on population-based medicine.

### ***Our Environment***

Kaiser Permanente's clinical environment makes it more convenient for patients to access different types of care without the need to drive from location to location. Patients can fill their prescriptions in the pharmacies located within our medical offices and borrow books or other information resources from health resource centers located at medical offices throughout the service area. The integrated environment encourages physicians to focus on the health of their patients and to share information and learn from their colleagues. It allows our practitioners to use a common medical record for each patient so that all physicians, affiliated clinicians, and pharmacists treating that patient have access to the most up-to-date information.

### ***Structure***

Kaiser Foundation Health Plan is a non-profit organization whose focus is not profit-driven but on improving the health of our members and contributing to the welfare of the communities we serve. Any revenues in excess of expenses are reinvested in our members' care in the form of facility improvements, enhanced clinical services, and reasonable cost. The exclusive partnership between Kaiser Foundation Health Plan and the Permanente Medical Groups ensures that our organizational goals and objectives are made with the sole purpose of improving the health of our members.

## Unique Plan Design—Supporting Documentation and Justification

Issuers must fill in the following information.

**Health Insurance Oversight System (HIOS) Issuer ID:**

71287

**HIOS Product IDs:**

71287OR042

**Applicable HIOS Plan IDs (Standard Component):**

71287OR0420020, 71287OR0420013, 71287OR0420023, 71287OR0420026,  
71287OR0420002, 71287OR0420003, 71287OR0420004

**Reasons the plan design is unique, that is, the reason benefits are incompatible with the parameters of the Actuarial Value Calculator (AVC) and their materiality:**

Plans include 3 PCP visits pre-deductible at a non-\$0 level, which is not supported by the AV Calculator

**Acceptable alternate method used per *Code of Federal Regulations* (CFR) 156.135(b)(2) or 156.135(b)(3):**

156.135(b)(2)

**Confirmation that only in-network cost sharing, including multitier networks, was considered:**

Yes

**Description of the standardized plan population data used:**

Single Risk Pool data was used to determine the approximate percentage of PCP claims occur in the first three.

**If the method described in CFR 156.135(b)(2) was used, a description of how the benefits were modified to fit the parameters of the AVC:**

PCP copays were reduced to account for first three visits at \$5.

**If the method described in CFR 156.135(b)(3) was used, a description of the data and method used to develop the adjustments:**

**Certification Language:**

The development of the actuarial value is based on one of the acceptable alternative methods outlined in CFR 156.135(b)(2) or 156.135(b)(3) for benefits that deviate substantially from the parameters of the AVC and have a material impact on the actuarial value.

The analysis was

- (i) conducted by a member of the American Academy of Actuaries and
- (ii) performed in accordance with generally accepted actuarial principles and methods.

**Actuary Signature:** David M. Liebert

Digitally signed by: David M. Liebert  
DN: CN = David M. Liebert  
Date: 2025.05.07 15:23:56 -07'00'

**Actuary Printed Name:** David Liebert, ASA, MAAA

**Date:** May 7, 2025



<b>State:</b>	Oregon	<b>Filing Company:</b>	Kaiser Foundation Health Plan of the Northwest
<b>TOI/Sub-TOI:</b>	H16I Individual Health - Major Medical/H16I.005C Individual - Other		
<b>Product Name:</b>	2026 Kaiser Permanente Individual and families Plan Health		
<b>Project Name/Number:</b>	/		

## Supporting Document Schedules

<b>Satisfied - Item:</b>	4872 - Individual and Small Group Health Benefit Plan Rate Filings
<b>Comments:</b>	Don't need to submit
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	3894 Certification of Compliance
<b>Comments:</b>	
<b>Attachment(s):</b>	2026_Certification_of_Compliance_-_Ind_Med.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Third party filers letter of authorization
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	HBP - Filing Description
<b>Comments:</b>	
<b>Attachment(s):</b>	FILING DESCRIPTION 2026.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	HBP - Draft notice to policyholder
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	HBP - Rate Data
<b>Comments:</b>	See Rate/Rule tab
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>State:</b>	Oregon	<b>Filing Company:</b>	Kaiser Foundation Health Plan of the Northwest
<b>TOI/Sub-TOI:</b>	H16I Individual Health - Major Medical/H16I.005C Individual - Other		
<b>Product Name:</b>	2026 Kaiser Permanente Individual and families Plan Health		
<b>Project Name/Number:</b>	/		

<b>Satisfied - Item:</b>	HBP - Actuarial Memorandum - SG and Individual
<b>Comments:</b>	
<b>Attachment(s):</b>	2026PartIIActuarialMemorandumwExhibits.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	HBP -Exhibit 1: Development of Rate Change
<b>Comments:</b>	
<b>Attachment(s):</b>	Exhibit 1 - Development of Rate Change.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	HBP - Exhibit 2: Covered Benefit or Plan Design Changes
<b>Comments:</b>	
<b>Attachment(s):</b>	Exhibit 2 - Covered Benefit or Plan Design Changes.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	HBP- Exhibit 3:Average Annual Rate Change
<b>Comments:</b>	
<b>Attachment(s):</b>	Exhibit 3 - Summary of Rate Increases.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	HBP - Exhibit 4: Trend Information and Projection
<b>Comments:</b>	
<b>Attachment(s):</b>	Exhibit 4 - Trend Information and Projection.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	HBP - Exhibit 5: Statement of Administrative Expenses and Premium
<b>Comments:</b>	
<b>Attachment(s):</b>	Exhibit 5 - Statement of Administrative Expenses.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	HBP - Exhibit 6: Plan Relativities
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<b>SERFF Tracking #:</b>	KFNW-134509436	<b>State Tracking #:</b>	KFNW-134509436	<b>Company Tracking #:</b>	EOIDTRAD0126, EOIDDEDSTD0126, EOIDDED012...
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<b>State:</b>	Oregon	<b>Filing Company:</b>	Kaiser Foundation Health Plan of the Northwest
<b>TOI/Sub-TOI:</b>	H16I Individual Health - Major Medical/H16I.005C Individual - Other		
<b>Product Name:</b>	2026 Kaiser Permanente Individual and families Plan Health		
<b>Project Name/Number:</b>	/		

<b>Comments:</b>	
<b>Attachment(s):</b>	Exhibit 6 - Plan Relativities.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	HBP - Appendix I: Insurer's Financial Position:
<b>Comments:</b>	
<b>Attachment(s):</b>	2026 Insurer's Financial Position.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	HBP- Cost and Quality Metrics
<b>Comments:</b>	Will be posted when available
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	HBP - 2023 Drug Price Transparency
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Standard Review Questions
<b>Comments:</b>	
<b>Attachment(s):</b>	2026 Standard Review Questions KPIF FINAL.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Modification-Discontinuation
<b>Comments:</b>	
<b>Attachment(s):</b>	Mod-Disco 2026.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

**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.

Kaiser Foundation Health Plan of the Northwest  
Name of Company

KFNW-134509436

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

*David Liebert*

5-6-2025

Signature of authorized filer

Date

David Liebert

500 NE Multnomah St.

Print name of authorized filer

Address of Company or authorized filer

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Signed by:

*Rebecca M. Williams*

39C204947C544A7...

Signature of authorized officer

Chief Financial Officer

Officer Title

Rebecca Williams

5/6/2025 | 11:53 AM PDT

Print name of authorized officer

Date

All plans offered and underwritten by  
Kaiser Foundation Health Plan of the Northwest

May 14, 2025

To: DEPARTMENT OF CONSUMER & BUSINESS SERVICES  
INSURANCE DIVISION  
350 WINTER STREET NE, ROOM 440  
SALEM, OR 97301-3883

From: Kaiser Foundation Health Plan of the Northwest  
500 N.E. Multnomah St., Suite 100  
Portland, OR 97232-2099

Carrier Contact Person: David Liebert, Senior Director, Actuarial Services  
Carrier Contact E-mail: David.M.Liebert@kp.org

Subject: Filing Description –  
Standard Master Contract Number: EOIDTRAD0126, EOIDDEDSTD0126,  
EOIDDED0126, EOIDHDHP0126  
HIOS Issuer ID 71287, HIOS Product ID 71287OR042  
NON-GRANDFATHERED Plans Filing  
Prior SERFF Tracking Number and Date: KFNW-134041331; 5/15/2024  
Effective: January 1, 2026

To Whom It May Concern,

Enclosed for your approval is our Individual Rate Filing effective January 1, 2026 through December 31, 2026, for the Non-Grandfathered plans.

**Filing Information**

In 2026, fourteen of the Affordable Care Act (ACA) compatible plans marketed in 2025 are effectively being renewed. In addition to those plans, one new off-exchange gold plan will be offered in 2026.

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The plan marketing name, federal AV, metal level and HIOS Plan IDs are:

<b>HIOS Plan Identification Number</b>	<b>Marketing Name</b>	<b>Federal AV</b>	<b>Metal Level</b>
71287OR0420001	KP OR Gold 0	81.88%	Gold
71287OR0420005	KP OR Gold 1750	78.99%	Gold
71287OR0420002	KP Oregon Standard Gold Plan	81.99%	Gold
71287OR0420011	KP OR Silver 3000	71.81%	Silver
71287OR0420012	KP OR Silver 4000	70.05%	Silver
71287OR0420003	KP Oregon Standard Silver Plan	71.90%	Silver
71287OR0420014	KP OR Bronze 6000	64.74%	Bronze
71287OR0420016	KP OR Bronze HSA 7100	64.97%	Bronze
71287OR0420004	KP Oregon Standard Bronze Plan	64.68%	Bronze
71287OR0420019	KP OR Silver 3000 X	71.81%	Silver
71287OR0420021	KP OR Silver 4000 X	70.05%	Silver
71287OR0420020	KP OR Silver 5500	68.27%	Silver
71287OR0420013	KP OR Silver HSA 3600	69.26%	Silver
71287OR0420023	KP OR Silver 1000	71.98%	Silver
71287OR0420026	KP OR Gold HSA 2100	78.01%	Gold

### **Rate Change Summary**

The average rate change for this filing is 12.93%. The most impactful adjustment for the 2026 rate change is the medical expense experience. The minimum rate change is 6.55% and the maximum rate change is 18.85%. These plans are effective January 1, 2026 and the duration is 12 months. The current membership count, as of March 2025, in these plans is 33,313. The requested rate change is an annual rate change. A table showing how enrollment is expected to change between the experience period and the rating period is:

<b>Projected ACA Compliant Membership Change</b>	
Avg. Experience Period Members (2024)	33,101
March 2025 Membership	33,313
Estimated Jan 2026 Members	20,015
Estimated Dec 2026 Members	20,015
Average 2026 Members	20,015

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Kaiser Foundation Health Plan of the Northwest

### **Prior Filing Information**

The following table shows the percentage of premium for 2024 projection from the prior SERFF filing:

	<b>2024 Projection from prior filing</b>	<b>2024 Actual from current filing</b>
<b>Claims Cost</b>	84.7%	80.9%
<b>Reinsurance Receipts</b>	5.7%	6.2%
<b>Risk Adjustment Receipt (Payment)</b>	-18.2%	-11.5%
<b>Administration, Fee &amp; Tax Costs</b>	12.7%	14.4%
<b>Margin (Profit) %</b>	2.6%	-0.5%

Source for prior filing: 2024 Rate Filing Summary URRT; based on the single risk pool.  
Source for current filing: 2026 Rate Filing; Exhibit AM2 and Exhibit 3 from the Actuarial Memorandum.

Results vary from expected to actual due to changes in enrollment, reinsurance parameters, and catastrophic large claims. The transitional reinsurance receipts and risk adjustment receipt are estimated values. Outstanding uncertainties around these programs further impact the actual results.

### **Rating Factor Changes**

The rating methodology for determining rating factors and the factors have not changed from 2025 to 2026.

### **Data Used**

The premium earned during the experience period for the renewing ACA plans has been developed based upon earned premium data from our internal billing systems.

The incurred claims for the renewing ACA plans is developed by accumulating the net medical expenses for ACA compliant non-grandfathered individual line of business. The data is for the incurred period January 2024 through December 2024 and paid through January 2025, including incurred but not reported estimates. Net cost data from internal cost systems (i.e., the cost for medical services delivered within our integrated delivery system), fee for service claims, and prescription drug claims are aggregated to determine paid claims.

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Kaiser Foundation Health Plan of the Northwest

**Kaiser Permanente – Our System of Health Care Delivery**

We would like to provide additional context around our costs for provision of medical services, the way we practice medicine and our high standard of care. Please see the attachment to this cover letter entitled “About Kaiser Permanente”. This, plus the “Cost Containment and Quality Improvement Efforts” portion of the filing will provide information regarding how our members’ valuable premium dollars are utilized.

Please let me know if you have any questions about this filing.

Sincerely,



David Liebert, ASA, MAAA  
Senior Director, Actuarial Services



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Kaiser Foundation Health Plan of the Northwest

## About Kaiser Permanente

Kaiser Foundation Health Plan of the Northwest is committed to helping shape the future of health care. We are recognized as one of America's leading health care providers and not-for-profit health plans. Founded in 1945, our mission is to provide high-quality, affordable health care services and to improve the health of our members and the communities we serve. We currently serve 8.6 million members in nine states and the District of Columbia. Care for members and patients is focused on their total health and guided by their personal physicians, specialists and team of caregivers. Our expert and caring medical teams are empowered and supported by industry-leading technology advances and tools for health promotion, disease prevention, state-of-the art care delivery and world-class chronic disease management.

Kaiser Permanente is dedicated to care innovations, clinical research, health education and the support of community health. For more information, please go to: [www.kp.org/newscenter](http://www.kp.org/newscenter).

Kaiser Permanente provides an integrated approach to care delivery that offers the following advantages:

### *Quality Medical Care*

At Kaiser Permanente, we offer a full range of health care services and health education programs, and we are proud to have surpassed many national standards for disease management, preventive care, and health outcomes. Nationally, Kaiser Permanente surpasses all reporting commercial health plans with top marks in 12 quality measures reported in 2010 National Committee for Quality Assurance's Quality Compass® data. Our high quality is partially due to our investment in medical care.

### *Excellent Physicians*

Kaiser Permanente is committed to recruiting excellent physicians as part of the process of ensuring that our members receive high-quality care.

### *Clinical Quality*

At Kaiser Foundation Health Plan of the Northwest, quality of care is our highest priority. We already receive high marks for quality. Our clinicians and staff, our philosophy of evidence-based medicine, our electronic medical information system, and our research center help ensure our quality of care.

### *Access to Care*

Kaiser Permanente offers many options for members to obtain the care they need. We provide same-day appointments for urgent needs, 24-hour advice nurse services, self-referrals for some types of specialty care, and convenient coverage when members travel outside the local service area. Kaiser Permanente members can receive care at any of our hundreds of hospital and medical facilities across the country when traveling or temporarily outside the home Region. Most facilities include a full range of services from physician care to laboratory, x-ray, and

All plans offered and underwritten by  
Kaiser Foundation Health Plan of the Northwest

pharmacy services. When special medical attention is needed, patients may be referred to one of our affiliated referral centers for specialty care.

### ***Sophisticated Information Systems***

Kaiser Permanente has the largest, most complete private health care information system in the country, allowing us to measure and improve quality at every level. All of Kaiser Permanente's 14,000 physicians have electronic access to their patient's medical records at 430 Kaiser Permanente medical office buildings, and 24 Kaiser Permanente medical centers through [KP HealthConnect™](#).

Northwest Permanente physicians, affiliated clinicians, and specialists have online access to clinical practice guidelines and protocols as well as the electronic outpatient medical record. The patient's medical record includes test results and flags that remind physicians to recommend preventive screening tests. KP HealthConnect provides information to the clinician about patients at the time they are seen in the medical facility. This capability allows us to identify high-risk populations and more effectively manage patients with chronic illness or disease states. KP HealthConnect also provides the data needed to allow Kaiser Permanente to perform outcomes studies based on population-based medicine.

### ***Our Environment***

Kaiser Permanente's clinical environment makes it more convenient for patients to access different types of care without the need to drive from location to location. Patients can fill their prescriptions in the pharmacies located within our medical offices and borrow books or other information resources from health resource centers located at medical offices throughout the service area. The integrated environment encourages physicians to focus on the health of their patients and to share information and learn from their colleagues. It allows our practitioners to use a common medical record for each patient so that all physicians, affiliated clinicians, and pharmacists treating that patient have access to the most up-to-date information.

### ***Structure***

Kaiser Foundation Health Plan is a non-profit organization whose focus is not profit-driven but on improving the health of our members and contributing to the welfare of the communities we serve. Any revenues in excess of expenses are reinvested in our members' care in the form of facility improvements, enhanced clinical services, and reasonable cost. The exclusive partnership between Kaiser Foundation Health Plan and the Permanente Medical Groups ensures that our organizational goals and objectives are made with the sole purpose of improving the health of our members.

**Kaiser Foundation Health Plan of the Northwest**

**State of Oregon  
2026 Individual Rate Filing  
Rates Effective January 1, 2026  
HIOS Issuer ID 71287**

**Part III – Actuarial Memorandum and Certification**

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State of Oregon - 2026 Individual Rate Filing  
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**Kaiser Foundation Health Plan of the Northwest  
State of Oregon - 2026 Individual Rate Filing  
Part III – Actuarial Memorandum and Certification**

## **1. Purpose**

This document contains the Part III Actuarial Memorandum for Kaiser Foundation Health Plan (KFHP) of the Northwest's individual business in the State of Oregon, with an effective date on or after January 1, 2026. These individual rates are guaranteed through December 31, 2026. These products may be offered both on and off the Oregon Health Benefit Exchange marketplace (Exchange). This actuarial memorandum is submitted in conjunction with the Part I Unified Rate Review Template (URRT). The purpose of the Actuarial Memorandum is to provide certain information related to the submission of premium rate filings, including support for the values entered in the Part I URRT. This document may not be appropriate for other purposes. The plans within scope of this filing are listed in Exhibit AM12. The experience period single risk pool is comprised of ACA compliant individual policies in the state of Oregon during the 2024 policy year.

This rate filing and the associated rates reflect the Oregon State and Federal statutes, rules, regulations and guidance as of May 9, 2025. Changes to the applicable regulations, including but not limited to changes to Risk Stabilization programs, Advance Premium Tax Credits (APTC) and taxes and the Oregon Basic Health Plan (BHP) could have a significant impact on rate development. Subsequent changes to these statutes, rules, regulations and programs may make these rates deficient and would necessitate revisions to this filing.

## **2. General Information Section**

### **Company Identifying Information**

Company Legal Name:	Kaiser Foundation Health Plan of the Northwest
State:	Oregon
HIOS Issuer ID:	71287
Market:	Individual Medical On and Off Exchange
Effective Date:	January 1, 2026

### **Company Contact Information**

Primary Contact Name:	David Liebert, ASA, MAAA
Primary Contact Email Address:	<a href="mailto:david.m.liebert@kp.org">david.m.liebert@kp.org</a>
Secondary Contact Name:	Kitty Yang, ASA, MAAA
Secondary Contact Email Address:	<a href="mailto:kitty.x.yang@kp.org">kitty.x.yang@kp.org</a>

The secondary contact is the filing preparer and the primary contact is the peer review and signing actuary.

**Kaiser Foundation Health Plan of the Northwest  
State of Oregon - 2026 Individual Rate Filing  
Part III – Actuarial Memorandum and Certification**

### **3. Proposed Rate Increases**

The fourteen plans covered by this rate filing are renewing benefit plans from 2025. In addition to those plans, one new off-exchange gold plan will be offered in 2026. The 2024 experience period data includes two plans that were terminated for 2025 plan year. All rate changes for the plans renewing in 2026 are primarily driven by the claims experience of the single risk pool, medical inflation, Risk Adjustment transfer payments, mandated changes to certain plans, taxes and fees imposed on the issuer and changes in APTC driven by the expiration of additional subsidies through the American Rescue Plan Act (ARPA) and reduced APTC due to the continued rollout of the BHP. The proposed average rate change can be seen on Exhibit 1. The average rate change does not indicate that every member's rate will change by this amount, as rates are affected by the ages of those covered, county of residence and benefits chosen.

Scenarios related to the end of Medicaid expansion, the termination of BHP and the termination of the Oregon Reinsurance Program have been addressed in Exhibit AM16.

### **4. Market Experience**

#### **4.1. Experience Period Premium and Claims**

The experience period premium and claims for the single risk pool are shown in Exhibit AM2.

The premium earned during the experience period for the renewing ACA plans has been developed based upon earned premium data from our internal billing systems. As indicated within the instructions, Worksheet 1 of the Part I URRT reflects the premium earned with no accounting for expected risk adjustment transfers.

The incurred claims for the renewing ACA plans are developed by accumulating the net medical expenses for the ACA compliant non-grandfathered individual line of business. The data is for the incurred period January 2024 through December 2024 and paid through January 2025, including incurred but not reported estimates. Net cost data from internal cost systems (i.e., the cost for medical services delivered within our integrated delivery system), fee for service claims, and prescription drug claims are aggregated to determine paid claims. For the experience period, allowed claims are calculated based on paid claims divided by the paid to allowed ratio as discussed in the **Paid to Allowed Ratio** section in this document.

Incurred but not reported estimates were developed using the completion factor method. The completion factors were developed from the expenses incurred between January 2024 and December 2024 and paid through January 2025.

#### **4.2. Benefit Categories**

Claims are assigned to one of the following benefit categories: Inpatient Hospital, Outpatient Hospital, Professional, Other Medical, and Prescription Drugs. The categorization is derived

**Kaiser Foundation Health Plan of the Northwest  
State of Oregon - 2026 Individual Rate Filing  
Part III – Actuarial Memorandum and Certification**

from each claim's specific information on services rendered, the location of service, and the provider type. The categorization is an automated process within KFHP's data warehouse.

Examples include:

<b>Benefit Category</b>	<b>Services</b>
Inpatient Hospital	Inpatient Facility, Inpatient Visits, Inpatient Surgery, Maternity
Outpatient Hospital	Outpatient Facility, Emergency/Urgent Care, Outpatient Surgery
Professional	Diagnostic Services, Office Visits, Cardiovascular, Dialysis, PT/OT/ST
Other Medical	Other Services
Capitation	None
Prescription Drug	Pharmacy

#### **4.3. Projection Factors**

##### **Changes in Morbidity of the Insured Population**

The morbidity adjustment (see Exhibit AM5) reflects the change in the expected health risk from the 2024 experience period to the 2026 projected single risk pool, independent of underlying demographic changes. The adjustment to morbidity has been developed to reflect the material impact of fixed costs as a result of KFHP's integrated delivery model.

In this filing, ARPA premium subsidy is projected to be discontinued in 2026, and projected membership is then projected to have higher morbidity than the base. Thus, the morbidity adjustment is modified to reflect the deterioration in the projected population's morbidity.

##### **Changes in Benefits**

Some plans have cost sharing changes in 2026, which generate different levels of utilization adjustments when compared with the experience period plans. The net impact is reflected as the change in utilization in Exhibits AM1 and AM3. This is calculated by dividing the average utilization in the projection period as determined by the pricing model described below under **AV Pricing Values**, by the base period average utilization in Exhibit AM3.

For all non-standard plans the Kaiser Permanente at Home<sup>TM</sup> program (Program) was formally introduced for the 2024 plan year. The Program is a personalized, patient-centered program that provides care in the member's home, or a place of temporary or permanent residence used as the member's home, as an alternative to receiving acute care in a hospital. Prior authorization is required. Services are provided or arranged by Kaiser Permanente and Medically Home. Medically Home is the in-network provider we contract with to provide services under this Program, which may include: telemedical visits and in-person home visits by physicians, RN's, physical therapists, nutritionists, home health aides, and other healthcare professionals; 24/7 telemedical monitoring and access to the member's care team; medical equipment temporarily installed in the member's home; laboratory tests and mobile imaging; and medical supplies, communication equipment and safety items while the member is receiving acute care in the home. The Program was in operation during the experience period under an emergency waiver with impact on experience period expense data.

**Kaiser Foundation Health Plan of the Northwest  
State of Oregon - 2026 Individual Rate Filing  
Part III – Actuarial Memorandum and Certification**

**Changes in Demographics**

Base period claims experience is adjusted for the average mix of population by age in the experience period membership. The average age factor is developed by applying the Oregon State Specific Age Curve (Exhibit AM14) to the 2024 membership. The same calculation is performed for the projected 2026 membership, which is based upon actual KFHP enrolled members as of February 2025. The projected allowed claims are then multiplied by the change in the average age factor between 2024 and 2026. The development of the average age factor is shown in Exhibit AM4.

The average mix of population by gender, region and tobacco use is not anticipated to change between 2024 and 2026, making adjustments for these factors unnecessary.

**Other Adjustments**

No adjustments or factors, other than trend and those previously discussed in this section, have been used to project the experience period allowed claims to the projection period.

**Trend Factors**

The projected trend factors are based on a mixture of expected industry trends, future fixed costs, and expected internalization of services (i.e., movement of medical care delivery from contracted external providers to our integrated delivery system). As an integrated health care provider, a large portion of KFHP's expenses are the fixed costs associated with providing medical care through Kaiser owned facilities.

For 2024 to 2026, our projected total annual medical expense trend for the ACA individual market can be seen in Exhibit AM1 with historic trends seen in Exhibit AM2-2.

**4.4. Credibility Manual Rate Development**

Please see the **Credibility of Experience** section below. KFHP considers the experience period data to be fully credible, and has not employed the use of additional, external claims data to develop a manual rate.

**4.5. Credibility of Experience**

KFHP had experience period membership as seen in Exhibit 1, which we consider material and fully credible. We have not employed the use of additional, external claims data. ASOP No. 25 was considered when making the credibility determination.



**Kaiser Foundation Health Plan of the Northwest  
State of Oregon - 2026 Individual Rate Filing  
Part III – Actuarial Memorandum and Certification**

**4.6. Paid to Allowed Ratio**

The projected 2026 paid to allowed ratio is calculated as the average benefit relativity (effective plan design adjustment). The average pricing AV, as shown in Exhibit AM12, accounts for the projected member distribution across the available plans. The development of the benefit relativities is discussed under the **AV Pricing Values** section later in this document. The same methodology is used to calculate the 2024 experience period paid to allowed ratio.

**4.7. Risk Adjustment and Reinsurance**

**Experience Period Risk Adjustment and Reinsurance Adjustments PMPM**

*Risk Adjustment*

KFHP has been an active participant in Wakely's market-wide risk adjustment study for calendar year 2024 and has relied upon their regression models in conjunction with internal analysis to develop an experience period risk adjustment transfer value. The result is based upon paid and incurred data through December 2024 and known risk adjustment results for prior years.

The risk adjustment transfer has not been included in the incurred claim development described in Section 4.1. The experience period projected risk adjustment amount is included on Worksheet II of the Part I URRT. The amounts have been allocated by plan based upon a calculation of membership data currently available.

*Reinsurance*

The experience period Oregon Reinsurance Program receivable is calculated based on current information on the paid claims in 2024 and the applicable reinsurance parameters. The reinsurance receivable has not been included in the incurred claim development described in Section 4.1, but is included on Worksheet II of the Part I URRT and is distributed among the experience period plans based on membership.

**Projected Risk Adjustments PMPM**

The projected risk adjustment transfer payment is calculated based on the experience period risk adjustment estimate with adjustments for anticipated changes in the risk score coefficients, statewide average premiums and anticipated shifts in KFHP's relative risk compared to the market between 2024 and 2026. The projection period Risk Adjustment is shown in Exhibit AM6. The adjustment is then applied to the Index Rate in Exhibit AM1 for the buildup of the Market Adjusted Index Rate.

Transfers due to RADV audits on prior plan years have not been factored into risk adjustment projections. RADV results are considered one-time events and are not consistent or repeatable.

The 2026 risk adjustment user fee is included in the administrative expenses as shown in Exhibit AM10.

**Kaiser Foundation Health Plan of the Northwest  
State of Oregon - 2026 Individual Rate Filing  
Part III – Actuarial Memorandum and Certification**

**Projected ACA Reinsurance Recoveries Net of Reinsurance Premium**

The projected reinsurance receivable is based on 2024 experience period member level claims, trended to 2026, with the expected 2026 parameters as shown in Exhibit AM6.

**Projected Risk Corridor Charges and Payments**

The temporary risk corridor program ended with the 2016 plan year, and as such, no transfers are projected going forward.

**4.8. Non-Benefit Expenses and Profit & Risk**

**Administrative Expense Load**

Administrative Expense includes broker commissions, medical management costs, and health plan operating expenses. See Exhibits AM8, AM9, and AM10 for the development of the administrative expenses. Experience period operating expenses have been trended as shown in Exhibit AM9. Administrative expenses are calculated as a flat percentage of premium and are applied uniformly among all plans represented by this filing. With the 2026 filing, administrative expenses have been broken out by fixed and variable expenses which are applied uniformly across all plans and converted to percentage of premium based on the projected premium of each plan.

**Profit & Risk Margin**

The 2026 plans are priced to provide a projected risk margin as shown in Exhibit AM10. The risk margin assumption is applied uniformly across all plans represented by this filing.

**Taxes and Fees**

Total retention has been adjusted to reflect the required taxes and fees that will apply in 2026 (Exhibit AM10). Only those taxes and fees that may be subtracted from premiums for purposes of calculating MLR are included.

**5. Projected Loss Ratio**

Exhibit AM11 provides a demonstration of the Medical Loss Ratio (MLR) calculation based upon the assumptions in this rate filing. We project a loss ratio based on the federally prescribed methodology to be at least 80% and do not anticipate the need to issue rebates.

The actual Federal MLR is expected to differ from the projected values, as they are retrospective calculations and the values presented in this filing are prospective calculations.

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## **6. Application of Market Reform Rating Rules**

### **6.1. Single Risk Pool**

The projection period reflects the experience of policies that we anticipate will be enrolled in the Single Risk Pool. The Single Risk Pool reflects all covered lives for every non-grandfathered product/plan combination for KFHP in the Oregon Individual market.

### **6.2. Index Rate**

The experience period index rate, shown in Exhibit AM1, includes the non-grandfathered, ACA compliant members of in the individual line of business with the covered benefits in excess of the EHB's excluded.

The projection period index rate, shown in Exhibit AM1, is calculated by trending the experience period index rate forward to the projection period and adjusting for changes in average utilization, demographics, morbidity and the new EHBs. The differences in the total allowed claims PMPM on Worksheet 1 of the Part I URRT and the Index Rate is covered benefits in excess of essential health benefits, as described below as Non-EHBs.

### **6.3. Market Adjusted Index Rate**

The calculation of the Market Adjusted Index Rate, shown in Exhibit AM1, is the compilation of the Index Rate and the market-wide adjustments, which includes projected Risk Adjustment transfers and Exchange fees (Marketplace User fee).

### **6.4. Plan Adjusted Index Rates**

The Plan Adjusted Index Rates are calculated as the product of the Market Adjusted Index Rate, a Utilization Adjustment, plan specific AV Pricing Values (cost-sharing adjustment), non-EHB Adjustments for covered benefits in excess of the EHB requirement, and an adjustment for Administrative Expenses. The calculations are provided in Exhibit AM13.

#### *Non-EHB Adjustment*

An adjustment has been made to the base period allowed amount to remove the non-EHB covered benefits from the base rates. The multiplier is calculated by summing the allowed amount for non-EHB covered benefits in the base period and dividing by the total allowed amount.

2026 plan specific multipliers are used to add back non-EHB covered benefits when calculating the Plan Adjusted Index Rate for each plan. For a subset of the 2026 benefit plans, Adult Vision will be a covered benefit provided in excess of the EHB requirement. For all benefits plans,

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excluding the Oregon Standard Plans and the corresponding off exchange silver plan, Self - Referred Naturopathic services will be a covered benefit in excess of the EHB requirement. Exhibit AM13 provides the costs of the including these benefits.

## **6.5. Calibration**

Calibration of the Plan Adjusted Index Rates is necessary to calculate the Consumer Adjusted Premium Rates. The Plan Adjusted Index Rates are developed for the average individual within the Single Risk Pool. Based upon the allowable rating parameters, factors are developed to calibrate the Plan Adjusted Index Rates to generate the Consumer Adjusted Premium Rates. The calibrated Plan Adjusted Index Rates have been defined as Base Rates, and the calibration factors are applied uniformly to all plans in the single risk pool.

### **Age Curve Calibration**

The weighted average age, rounded to a whole number, for the projected single risk pool is shown in Exhibit AM13.

The determination of the calibration factor is based on the Oregon State Specific Age Curve and KFHP internal enrollment data for the first three months of 2025. A weighted average age factor is calculated as the product of the enrollment by age and the unadjusted age factors. The Plan Adjusted Index Rates are then divided by this factor to adjust to an individual aged 21, for which the age factor is 1.00. The development of the average age factor is shown in Exhibit AM4.

### **Geographic Factor Calibration**

Plan Adjusted Index Rates reflect the anticipated geographic area, based on the distribution of medical expense by geographic area. An average area factor is derived by applying 2026 projected member months to the area factors. The Plan Adjusted Index Rates are then divided by this factor to adjust to an individual in Rating Area 1 (Multnomah County), where the area factor is 1.00. The development of the average area factor is shown in Exhibit AM7.

### **Tobacco Factor Calibration**

KFHP varies the rate in the Oregon individual market based on tobacco usage by member. The determination of the calibration factor is shown in Exhibit AM7. Tobacco rates will begin for those age 21 and older.

## **6.6. Consumer Adjusted Premium Rate Development**

### *Age Factors*

The age factor table (Exhibit AM14) used to develop age specific rates is consistent with the Oregon State Specific Age Curve.

### *Tobacco Factor*

Rates are adjusted for tobacco use beginning at age 21. The factors are shown in Exhibit AM7. Tobacco use is associated with higher costs, and KFHP-specific data and publicly available

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information indicate this association as valid. The age factor will be multiplied by the tobacco factor.

Prior to 2014, KFHP applied a discount of 20% to non-tobacco rates in the Individual market. This equates to a 25% load on tobacco rates. In 2014, we began using the slightly lower load of 20%. Our prior practice therefore forms the basis for continuing to use a load of a similar magnitude in 2025.

*Geographic Area Factors*

Distinct Geographic Area Factors for the applicable rating areas can be found in Exhibit AM7.

*Summary Rate Calculation*

The final 2026 rates by plan and age are developed by applying the age slope to the Plan Adjusted Index Rates to generate age specific rates and then the area factors are applied to generate age and geographic specific rates by plan. These age and geographic specific rates are multiplied by the tobacco user rate up factors to generate final rates for tobacco users. Rates are charged for no more than the three oldest covered dependent children under age 21 when enrolled on a family plan.

## **7. Plan Product Information**

### **7.1. AV Metal Values**

The AV Metal Values as used in Worksheet 2 of the Part I URRT are entirely based on the final 2026 CMS Actuarial Value calculator. See Exhibit AM12.

### **7.2. AV Pricing Values**

The AV pricing values, see Exhibits AM12 and AM13, include plan specific adjustment factors for both utilization and effective plan design. The utilization and effective plan design adjustment pieces of the AV pricing values are calculated using a standard pricing model. The pricing method is consistent across all plans.

### **7.3. Membership Projections**

The total membership projection for 2026 includes an assumption of 2024 ACA members enrolling in the 2025 plans. The distribution of members in the projection period is based on the emerging distribution of members through March of 2025 and assumptions on the expected shifts across plans by members. See Exhibit AM5.

### **7.4. Terminated Plans and Products**

There are no terminated products or plans for 2026. A listing of all plan changes under the Uniform Modification and Discontinuation guidelines are included as Exhibit AM15.

### **7.5. Plan Type**

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Only standard plan types have been used on Worksheet 2, Section 1 of the Part I URRT.

**7.6. Warning Alerts**

There are no Warning Alerts that exist on Worksheet 2 of the Part I URRT.

**8. Miscellaneous**

**8.1. Effective Rate Review Information**

Additional information has been provided consistent with reviewer requests from prior filings.

**8.2. Reliance**

All data and assumptions were prepared by a team of KFHP employees which includes the preparing and certifying actuaries. Federal AV's were developed using a model provided by CMS. Pricing AV's were developed using a standard pricing model provided by an outside vendor.

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**8.3. Actuarial Certification**

I, David Liebert, Senior Director, Actuarial Service for Kaiser Foundation Health Plan (KFHP) am a member in good standing of the American Academy of Actuaries. I meet the qualification standards for certifying Regulatory Filings for Rates and Financial Projections for Health Plans.

This Actuarial Certification applies to the attached filing for an approval of premium rates for Individual plans sold on and off the Exchange. This actuarial memorandum documents the assumptions and sources of data pertaining to the development of KFHP premium rates effective January 2026.

- The index rate is in compliance with all applicable Oregon State and Federal Statutes and Regulations, including 45 CFR part 156, §156.80(d)(1) and 45 CFR part 147.102.
- When accounting for the risk margin as shown in Exhibit AM10, the rating methodologies produce premiums that are reasonable in relation to benefits being provided and the populations being covered and are based on generally accepted actuarial rating principles for rating blocks of business, and are not excessive, deficient, or unfairly discriminatory.
- The index rate and only the 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 final 2025 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. The development of the Federal actuarial value is based on the acceptable alternative method outlined in 156.135(b)(2) for those benefits that deviate substantially from the parameters of the AV Calculator and have a material impact on the AV. The AV Metal Values have also been developed in accordance with ASOP No. 50.
- The allocation of the essential health benefit portion of the premium amounts, including the total premium that represents essential health benefits included in Worksheet 2, Sections III and IV is appropriate for the calculation of advanced payment of premium tax credits (APTCs) and was calculated in accordance with Actuarial Standards of Practice.
- Geographic rating factors used in the development of this filing reflect only differences in the costs of delivery and do not include differences for population morbidity by geographic area.
- This filing is in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.
- This filing is consistent with KFHP's internal business plans.
- The adjusted community rate charged can be reasonably expected to result in a medical loss ratio that meets or exceeds the standard of eighty percent.

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

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- ASOP No. 5, Incurred Health and Disability Claims
- ASOP No. 8, Regulatory Filings for Health Plan Entities
- ASOP No. 11, Financial Statement Treatment of Reinsurance Transactions Involving Life or Health Insurance
- 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. 45, The Use of Health Status Based Risk Adjustment Methodologies
- ASOP No. 50, Determining Minimum Value and Actuarial Value under the Affordable Care Act
- ASOP No. 56, Modeling

This actuarial opinion is qualified such that the information contained within this filing reflects the Oregon State and Federal statutes, rules, regulations and guidance as of May 9, 2024. Changes to the applicable regulations, including but not limited to changes to Risk Stabilization programs, Individual Mandate and taxes, and changes in APTC driven by the expiration of additional subsidies through the American Rescue Plan Act (ARPA) and reduced APTC and membership due to the continued rollout of the BHP could have a significant impact on rate development. Subsequent changes to these statutes, rules and regulations may make these rates either deficient or excessive and would necessitate revisions to this filing.

This actuarial opinion is qualified to state that the URRT does not demonstrate the process used by KFHP to develop the rates. Rather it represents information required by Federal regulation to be provided in support of the review of rate increases, for certification of Qualified Health Plans for Federally Facilitated Marketplaces, and for certification that the Index Rate is developed in accordance with Federal regulation and used consistently and only adjusted by the allowable modifiers.



David Liebert, ASA, MAAA  
Senior Director, Actuarial Services  
Kaiser Foundation Health Plan of the Northwest  
May 14, 2025

Preparing Actuary  
Kitty Yang, ASA, MAAA  
Senior Actuarial Associate  
Kaiser Foundation Health Plan of the Northwest  
May 14, 2025



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Exhibit AM3	Utilization Adjustment and Plan Design Factors: Experience Period
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**Exhibit AM1**  
**URRT Worksheet 1: Section II: Projections**

	<b>2026</b>	<b>2025</b>	<b>Source</b>
(1) Base Period Allowed with IBNR	\$606.38	\$567.54	Exhibit AM2 - (9)
(2a) Non-EHB	\$3.16	\$1.54	Exhibit AM2 - (9b)
<b>(3) Experience Period Index Rate</b>	<b>\$603.22</b>	<b>\$566.00</b>	
(3a) Inpatient Hospital	\$110.54	\$102.46	
(3b) Outpatient Hospital	\$95.77	\$85.41	
(3c) Professional	\$317.93	\$302.84	
(3d) Other Medical	\$8.75	\$10.67	
(3e) Capitation	\$0.00	\$0.00	
(3f) Prescription Drug	\$70.24	\$64.62	
<b>(4) Year 1 &amp; 2 Trend</b>	<b>6.0%</b>	4.5%	See Memorandum
(5) Months of Trend	24	24	
(6) Trend Factor	1.124	1.092	(7) / (3)
<b>(7) Trended EHB Allowed Claims</b>	<b>\$677.78</b>	<b>\$618.09</b>	sum [ (7a) : (7f) ]
(7a) Inpatient Hospital	\$124.20	\$111.89	URRT WS 1
(7b) Outpatient Hospital	\$107.61	\$93.27	URRT WS 1
(7c) Professional	\$357.23	\$330.71	URRT WS 1
(7d) Other Medical	\$9.83	\$11.65	URRT WS 1
(7e) Capitation	\$0.00	\$0.00	URRT WS 1
(7f) Prescription Drug	\$78.92	\$70.57	URRT WS 1
<b>(8) Morbidity Adjustment</b>	<b>1.040</b>	1.000	Exhibit AM5
<b>(9) Demographic Shift</b>	<b>1.005</b>	1.007	Exhibit AM4
<b>(10) Plan Design Changes</b>	<b>1.003</b>	1.007	Exhibit AM3
<b>(11) Other</b>	<b>1.000</b>	1.000	
<b>(12) Projected Index Rate</b>	<b>\$710.54</b>	<b>\$626.77</b>	(7) x (10) x (9) x (8)
<b>(13) Reinsurance</b>	<b>\$46.24</b>	<b>\$36.43</b>	
<b>(14) Risk Adjustment Payment/Charge</b>	<b>-\$113.18</b>	<b>-\$92.51</b>	Exhibit AM6 - (4) + (14)
(15) Exchange User Fees-State	\$5.74	\$5.67	Exhibit AM8 - (7)
(15a) Exchange User Fees-Federal	1.60%	1.05%	
(15b) Exchange User Fees (%)	2.49%	2.04%	[(12)+(13)-(14)+(15)]/[(12)+(13)-(14)]-1
<b>(16) Market Adjusted Index Rate</b>	<b>\$797.33</b>	<b>\$697.07</b>	[(12)+(13)-(14)] / [1 - (15b)]

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**Exhibit AM2**  
**URRT Worksheet 1: Section I: Experience Period Data**

	<b>2024 PMPM</b>	<b>2024 Totals</b>	<b>Source</b>
(1) <b>Experience Period Member Months</b>	<b>397,212</b>	<b>397,212</b>	Exhibit AM3
(2) Average Members	33,101	33,101	(1) / 12
(3) Earned Premium	\$587.18	\$233,233,627	Input
(4) MLR Rebates Refunded	\$0.00	\$0	
(5) <b>Risk Adjustment &amp; HCRP</b>	<b>-\$67.25</b>	<b>-\$26,712,453</b>	Exhibit AM6
(6) <b>Experience Period Premium</b>	<b>\$587.18</b>	<b>\$233,233,627</b>	(3)
(7) Base Period Allowed	\$593.31	\$235,671,747	(11) / Exhibit AM3
(8) IBNR	\$13.07	\$5,188,749	(9) - (7)
(9) <b>Allowed Claims</b>	<b>\$606.38</b>	<b>\$240,860,496</b>	(13) / Exhibit AM3
(9a) <b>Medical</b>	<b>\$603.22</b>	<b>\$239,605,189</b>	(9) - (9b)
(9b) <b>Non-EHB</b>	<b>\$3.16</b>	<b>\$1,255,307</b>	
(10) Paid-to-Allowed Factor	0.783		Exhibit AM3
(11) Incurred and Paid Claims*	\$464.56	\$184,529,909	Input
(12) IBNR	\$10.23	\$4,062,767	(13) - (11)
(13) <b>Incurred Claims in Experience Period</b>	<b>\$474.79</b>	<b>\$188,592,675</b>	Input
(13a) <b>Medical</b>	<b>\$471.87</b>	<b>\$187,432,970</b>	(13) - (13b)
(13b) <b>Non-EHB</b>	<b>\$2.92</b>	<b>\$1,159,706</b>	
(14) Administration	\$39.86	\$15,834,807	Input
(15) Commissions	\$6.21	\$2,465,515	Input
(16) Medical Management	\$11.76	\$4,669,304	Input
(17) PCORI	\$0.28	\$112,720	Input
(18) ACA Health Insurer Tax	\$0.00	\$0	Input
(19) Exchange Fees	\$12.36	\$4,909,411	Input
(20) State Premium Tax	\$11.74	\$4,664,673	(6) x 0.02
(21) Risk Adjustment User Fee	\$0.21	\$83,415	Input
(22) Quality Assurance	\$2.25	\$894,909	Input
(23) <b>Total non-Claims Expenses</b>	<b>\$84.68</b>	<b>\$33,634,753</b>	<b>Sum[ (14) - (22) ]</b>

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**Exhibit AM2-2  
Historic Allowed Claims Trends**

Month	Member Months	Total			Inpatient Hospital			Outpatient Hospital			Professional			Other Medical			Prescription Drug		
		Allowed (\$0,000)	6-Month Trend	12-Month Trend	Allowed (\$0,000)	6-Month Trend	12-Month Trend	Allowed (\$0,000)	6-Month Trend	12-Month Trend	Allowed (\$0,000)	6-Month Trend	12-Month Trend	Allowed (\$0,000)	6-Month Trend	12-Month Trend	Allowed (\$0,000)	6-Month Trend	12-Month Trend
202201	40,216	\$19,976			\$3,925			\$3,192			\$10,275			\$398			\$2,187		
202202	40,659	\$19,526			\$4,948			\$2,608			\$9,157			\$472			\$2,341		
202203	40,059	\$17,355			\$2,512			\$2,638			\$9,512			\$332			\$2,362		
202204	39,293	\$19,211			\$4,917			\$2,880			\$8,964			\$349			\$2,101		
202205	38,977	\$19,722			\$3,300			\$3,439			\$10,102			\$427			\$2,454		
202206	38,452	\$17,397			\$3,146			\$3,123			\$8,545			\$449			\$2,134		
202207	38,074	\$18,977			\$4,140			\$3,201			\$8,828			\$472			\$2,336		
202208	37,548	\$17,975			\$3,022			\$2,971			\$9,415			\$327			\$2,240		
202209	37,142	\$17,414			\$2,857			\$2,762			\$9,061			\$348			\$2,386		
202210	36,766	\$18,730			\$3,407			\$2,818			\$9,598			\$379			\$2,528		
202211	36,303	\$18,304			\$3,162			\$2,723			\$9,815			\$361			\$2,243		
202212	35,452	\$17,736	-3.6%		\$2,342	-16.8%		\$3,031	-2.1%		\$9,731	-0.2%		\$394	-6.0%		\$2,237	2.9%	
202301	36,947	\$18,663	-3.0%		\$3,343	-21.0%		\$2,983	-3.4%		\$9,686	4.0%		\$363	-13.2%		\$2,289	1.4%	
202302	37,215	\$17,012	-2.5%		\$2,465	-16.4%		\$2,793	-6.3%		\$9,273	3.2%		\$511	0.0%		\$1,970	0.2%	
202303	36,627	\$19,378	-0.8%		\$3,541	-14.6%		\$2,773	-6.8%		\$10,574	6.9%		\$289	-3.2%		\$2,200	-1.3%	
202304	36,048	\$17,383	-1.6%		\$3,307	-8.6%		\$2,600	-7.7%		\$9,152	4.8%		\$295	-7.9%		\$2,029	-7.9%	
202305	35,658	\$23,880	4.8%		\$4,450	-1.4%		\$3,592	1.0%		\$12,907	11.0%		\$368	-4.9%		\$2,563	-4.2%	
202306	35,267	\$19,566	6.2%		\$3,101	6.7%		\$3,166	2.3%		\$10,522	10.0%		\$410	-1.9%		\$2,368	-3.9%	
202307	35,076	\$19,604	7.4%		\$3,625	13.0%		\$2,933	3.3%		\$10,181	9.3%		\$449	6.9%		\$2,417	-2.7%	
202308	34,829	\$20,123	11.2%		\$3,738	23.8%		\$3,285	7.2%		\$10,561	11.8%		\$304	-10.2%		\$2,235	1.2%	
202309	34,512	\$19,425	9.3%		\$4,230	22.9%		\$2,126	3.4%		\$10,687	9.1%		\$326	-6.3%		\$2,056	1.5%	
202310	34,240	\$23,517	16.3%		\$4,748	31.5%		\$3,881	12.3%		\$12,148	15.1%		\$406	2.3%		\$2,334	7.8%	
202311	33,920	\$21,602	8.6%		\$3,638	18.7%		\$3,309	5.2%		\$12,091	7.9%		\$439	5.1%		\$2,124	1.9%	
202312	33,405	\$20,336	7.5%	8.2%	\$3,325	15.3%	4.4%	\$2,868	2.8%	2.6%	\$11,154	7.6%	14.1%	\$366	2.4%	-3.9%	\$2,624	2.8%	-1.2%
202401	34,882	\$25,442	11.7%	11.9%	\$9,698	43.4%	21.3%	\$2,865	2.7%	2.9%	\$10,323	7.0%	15.3%	\$359	-5.3%	-3.2%	\$2,196	0.2%	-1.9%
202402	35,299	\$16,083	5.4%	12.7%	\$1,938	26.7%	27.8%	\$2,384	-5.0%	1.2%	\$9,325	2.9%	15.2%	\$285	3.1%	-8.8%	\$2,150	-2.4%	0.1%
202403	34,921	\$20,879	6.6%	12.4%	\$3,122	17.9%	23.4%	\$2,873	2.7%	1.1%	\$11,968	4.7%	15.3%	\$404	4.9%	-5.5%	\$2,513	2.0%	1.8%
202404	34,832	\$20,231	-1.2%	14.6%	\$3,053	3.7%	28.0%	\$3,947	-3.9%	5.7%	\$10,777	-2.0%	16.6%	\$255	-6.9%	-5.3%	\$2,199	-1.2%	2.7%
202405	32,964	\$20,813	0.0%	11.1%	\$3,823	8.1%	22.6%	\$3,328	-2.3%	4.5%	\$10,878	-2.7%	12.0%	\$355	-13.3%	-4.4%	\$2,428	4.3%	1.8%
202406	32,708	\$18,085	-2.5%	9.4%	\$3,449	7.6%	23.6%	\$3,014	0.1%	4.0%	\$9,416	-6.2%	9.2%	\$303	-14.3%	-5.9%	\$1,902	-2.9%	-0.8%
202407	32,590	\$19,940	-11.0%	9.2%	\$4,174	-33.4%	26.7%	\$2,962	0.9%	4.8%	\$10,306	-6.4%	8.1%	\$203	-17.9%	-10.9%	\$2,296	-0.6%	-1.5%
202408	32,467	\$19,755	-5.3%	8.0%	\$2,786	-26.0%	22.0%	\$3,464	12.4%	4.4%	\$10,868	-2.3%	7.3%	\$252	-18.7%	-11.6%	\$2,384	1.8%	-0.9%
202409	32,143	\$20,083	-7.0%	7.4%	\$3,511	-21.4%	16.1%	\$3,662	12.1%	10.7%	\$10,541	-6.3%	5.8%	\$186	-31.2%	-14.3%	\$2,183	-3.9%	0.7%
202410	31,854	\$20,929	-4.0%	4.1%	\$2,759	-17.2%	7.7%	\$3,393	8.6%	6.1%	\$11,717	-2.9%	3.3%	\$253	-26.3%	-18.2%	\$2,807	1.4%	3.2%
202411	31,468	\$18,480	-5.3%	1.3%	\$2,600	-22.8%	4.0%	\$3,087	7.2%	3.8%	\$10,329	-1.9%	0.1%	\$340	-24.0%	-21.8%	\$2,124	-2.9%	3.7%
202412	31,084	\$20,140	-1.8%	0.2%	\$1,909	-29.3%	-1.6%	\$3,591	9.5%	6.2%	\$11,920	4.8%	-0.4%	\$283	-22.6%	-23.1%	\$2,437	6.3%	1.5%
2022	458,941	\$222,323			\$41,678			\$35,388			\$113,003			\$4,709			\$27,546		
2023	423,744	\$240,491		8.2%	\$43,511		4.4%	\$36,308		2.6%	\$128,936		14.1%	\$4,526		-3.9%	\$27,209		-1.2%
2024	397,212	\$240,860		0.2%	\$42,822		-1.6%	\$38,572		6.2%	\$128,369		-0.4%	\$3,479		-23.1%	\$27,619		1.5%
2026**	240,184	\$170,663		-15.8%	\$31,273		-14.5%	\$27,095		-16.2%	\$89,947		-16.3%	\$2,476		-15.6%	\$19,872		-15.2%

**Kaiser Foundation Health Plan of the Northwest  
State of Oregon - 2026 Individual Medical Plans Rate Filing  
Part III – Rate Filing Documentation and Actuarial Memorandum**

**Exhibit AM2-2  
Historic Allowed Claims Trends**

Allowed Claims PMPM																			
Month	Member Months	Total			Inpatient Hospital			Outpatient Hospital			Professional			Other Medical			Prescription Drug		
		Allowed (PMPM)	6-Month Trend	12-Month Trend	Allowed (PMPM)	6-Month Trend	12-Month Trend	Allowed (PMPM)	6-Month Trend	12-Month Trend	Allowed (PMPM)	6-Month Trend	12-Month Trend	Allowed (PMPM)	6-Month Trend	12-Month Trend	Allowed (PMPM)	6-Month Trend	12-Month Trend
202201	40,216	\$496.73			\$97.59			\$79.38			\$255.49			\$9.90			\$54.37		
202202	40,659	\$480.25			\$121.70			\$64.15			\$225.22			\$11.60			\$57.57		
202203	40,059	\$433.24			\$62.70			\$65.85			\$237.44			\$8.29			\$58.97		
202204	39,293	\$488.91			\$125.14			\$73.29			\$228.13			\$8.88			\$53.47		
202205	38,977	\$505.99			\$84.65			\$88.24			\$259.18			\$10.96			\$62.96		
202206	38,452	\$452.45			\$81.82			\$81.23			\$222.22			\$11.69			\$55.49		
202207	38,074	\$498.42			\$108.74			\$84.08			\$231.87			\$12.39			\$61.35		
202208	37,548	\$478.71			\$80.49			\$79.12			\$250.74			\$8.71			\$59.65		
202209	37,142	\$468.85			\$76.92			\$74.37			\$243.96			\$9.37			\$64.24		
202210	36,766	\$509.43			\$92.66			\$76.66			\$261.06			\$10.31			\$68.75		
202211	36,303	\$504.19			\$87.11			\$75.01			\$270.36			\$9.94			\$61.77		
202212	35,452	\$500.27	3.6%		\$66.07	-10.6%		\$85.49	5.1%		\$274.50	7.2%		\$11.12	0.9%		\$63.09	10.5%	
202301	36,947	\$505.14	3.8%		\$90.49	-15.5%		\$80.72	3.4%		\$262.15	11.2%		\$9.82	-7.1%		\$61.95	8.5%	
202302	37,215	\$457.14	3.1%		\$66.25	-11.7%		\$75.05	-0.9%		\$249.18	9.2%		\$13.74	5.7%		\$52.93	5.9%	
202303	36,627	\$529.07	3.8%		\$96.68	-10.6%		\$75.72	-2.5%		\$288.69	11.8%		\$7.89	1.3%		\$60.08	3.2%	
202304	36,048	\$482.21	2.2%		\$91.73	-5.1%		\$72.12	-4.2%		\$253.88	8.8%		\$8.19	-4.4%		\$56.29	-4.4%	
202305	35,658	\$669.69	7.9%		\$124.79	1.4%		\$100.74	3.9%		\$361.98	14.2%		\$10.31	-2.2%		\$71.87	-1.4%	
202306	35,267	\$554.80	7.9%		\$87.92	8.5%		\$89.76	3.9%		\$298.34	11.8%		\$11.64	-0.4%		\$67.14	-2.4%	
202307	35,076	\$558.91	9.5%		\$103.34	15.2%		\$83.61	5.3%		\$290.26	11.4%		\$12.79	9.0%		\$68.92	-0.8%	
202308	34,829	\$577.77	14.5%		\$107.32	27.5%		\$94.32	10.4%		\$303.23	15.1%		\$8.74	-7.5%		\$64.18	4.2%	
202309	34,512	\$562.86	13.3%		\$122.58	27.5%		\$61.60	7.3%		\$309.65	13.2%		\$9.46	-2.8%		\$59.57	5.3%	
202310	34,240	\$686.82	21.3%		\$138.66	37.2%		\$113.35	17.1%		\$354.80	20.0%		\$11.85	6.7%		\$68.17	12.4%	
202311	33,920	\$636.86	13.9%		\$107.26	24.4%		\$97.57	10.3%		\$356.47	13.2%		\$12.94	10.2%		\$62.63	6.8%	
202312	33,405	\$608.77	13.7%	17.2%	\$99.54	21.9%	13.1%	\$85.85	8.6%	11.1%	\$333.90	13.7%	23.6%	\$10.94	8.2%	4.1%	\$78.54	8.6%	7.0%
202401	34,882	\$729.37	17.1%	20.9%	\$278.04	50.4%	31.1%	\$82.15	7.7%	11.2%	\$295.94	12.2%	24.6%	\$10.30	-0.6%	4.6%	\$62.95	5.1%	6.0%
202402	35,299	\$455.62	9.1%	21.5%	\$54.89	31.2%	37.7%	\$67.54	-1.6%	9.0%	\$264.18	6.5%	24.1%	\$8.08	6.7%	-1.8%	\$60.92	1.1%	7.8%
202403	34,921	\$597.91	9.0%	20.7%	\$89.39	20.6%	32.5%	\$82.28	5.1%	8.5%	\$342.72	7.1%	23.8%	\$11.56	7.3%	1.4%	\$71.95	4.3%	9.3%
202404	34,832	\$580.82	-0.1%	22.5%	\$87.65	4.9%	36.8%	\$113.31	-2.8%	13.0%	\$309.41	-0.9%	24.6%	\$7.31	-5.8%	1.2%	\$63.14	-0.1%	9.8%
202405	32,964	\$631.39	0.7%	18.7%	\$115.99	9.0%	30.9%	\$100.96	-1.6%	11.6%	\$330.00	-1.9%	19.6%	\$10.77	-12.7%	2.1%	\$73.66	5.0%	8.7%
202406	32,708	\$552.91	-2.3%	16.7%	\$105.43	7.8%	31.9%	\$92.16	0.2%	10.9%	\$287.89	-6.0%	16.5%	\$9.28	-14.2%	0.4%	\$58.15	-2.7%	5.9%
202407	32,590	\$611.86	-10.0%	16.4%	\$128.07	-32.6%	35.0%	\$90.88	2.2%	11.7%	\$316.23	-5.3%	15.2%	\$6.24	-16.9%	-5.0%	\$70.44	0.6%	5.0%
202408	32,467	\$608.45	-2.6%	15.1%	\$85.82	-23.9%	30.0%	\$106.70	15.6%	11.2%	\$334.74	0.5%	14.4%	\$7.76	-16.4%	-5.8%	\$73.43	4.7%	5.5%
202409	32,143	\$624.80	-2.8%	14.4%	\$109.24	-17.9%	23.7%	\$113.94	17.2%	17.9%	\$327.93	-2.1%	12.7%	\$5.78	-28.1%	-8.7%	\$67.91	0.4%	7.3%
202410	31,854	\$657.03	2.2%	10.9%	\$86.61	-11.9%	14.7%	\$106.53	15.6%	13.0%	\$367.83	3.3%	10.0%	\$7.94	-21.6%	-12.9%	\$88.12	7.9%	9.9%
202411	31,468	\$587.27	1.1%	8.0%	\$82.63	-17.5%	10.9%	\$98.09	14.5%	10.6%	\$328.25	4.7%	6.6%	\$10.82	-18.9%	-16.7%	\$67.49	3.6%	10.5%
202412	31,084	\$647.94	5.4%	6.8%	\$61.40	-24.1%	5.0%	\$115.53	17.5%	13.3%	\$383.49	12.4%	6.2%	\$9.10	-17.0%	-18.0%	\$78.41	14.1%	8.3%
2022	458,941	\$484.43			\$90.81			\$77.11			\$246.22			\$10.26			\$60.02		
2023	423,744	\$567.54		17.2%	\$102.68		13.1%	\$85.68		11.1%	\$304.28		23.6%	\$10.68		4.1%	\$64.21		7.0%
2024	397,212	\$606.38		6.8%	\$107.81		5.0%	\$97.11		13.3%	\$323.17		6.2%	\$8.76		-18.0%	\$69.53		8.3%
2026**	240,184	\$710.55		8.2%	\$130.21		9.9%	\$112.81		7.8%	\$374.49		7.6%	\$10.31		8.5%	\$82.74		9.1%

**Kaiser Foundation Health Plan of the Northwest**  
**State of Oregon - 2026 Individual Medical Plans Rate Filing**  
**Part III – Rate Filing Documentation and Actuarial Memorandum**

**Exhibit AM2-2**  
**Historic Allowed Claims Trends**

Month	Member Months	Utilization																	
		Total			Inpatient Hospital			Outpatient Hospital			Professional			Other Medical			Prescription Drug		
					Claims Units	6-Month Trend	12-Month Trend	Claims Units	6-Month Trend	12-Month Trend	Claims Units	6-Month Trend	12-Month Trend	Claims Units	6-Month Trend	12-Month Trend	Claims Units	6-Month Trend	12-Month Trend
202201	40,216				520			2,664			33,029			1,063			26,538		
202202	40,659				625			2,350			28,249			829			24,236		
202203	40,059				479			2,686			30,584			871			26,940		
202204	39,293				510			2,405			28,436			710			24,809		
202205	38,977				537			2,674			27,933			807			25,745		
202206	38,452				620			2,863			27,590			751			25,540		
202207	38,074				520			2,677			23,992			704			24,555		
202208	37,548				520			2,682			26,879			761			25,115		
202209	37,142				366			2,592			27,029			716			25,183		
202210	36,766				511			2,526			32,276			754			25,481		
202211	36,303				524			2,447			30,651			713			24,409		
202212	35,452				388	-14.0%		2,496	-1.4%		25,454	-5.4%		716	-13.3%		25,480	-2.3%	
202301	36,947				521	-14.0%		2,615	-1.9%		27,641	1.9%		674	-7.2%		24,955	-0.8%	
202302	37,215				414	-14.5%		2,331	-6.1%		25,994	2.2%		610	-9.1%		22,737	-2.9%	
202303	36,627				499	-7.0%		2,706	-4.9%		30,059	6.3%		755	-5.1%		25,822	-1.4%	
202304	36,048				604	-4.0%		2,442	-6.1%		25,628	-0.2%		650	-8.3%		24,257	-2.6%	
202305	35,658				559	-2.5%		2,786	-2.6%		28,216	-3.2%		705	-6.6%		25,099	-1.3%	
202306	35,267				399	5.9%		2,596	0.4%		26,821	-1.2%		698	-6.2%		23,604	-2.5%	
202307	35,076				513	5.6%		2,445	-0.3%		24,437	-5.2%		763	-3.5%		24,206	-3.3%	
202308	34,829				399	9.1%		2,608	3.8%		27,444	-3.8%		694	2.0%		24,205	-0.7%	
202309	34,512				604	7.7%		2,390	1.0%		27,622	-6.9%		644	-1.6%		23,012	-3.0%	
202310	34,240				432	-1.5%		2,445	1.5%		36,739	3.5%		698	2.0%		24,541	-2.0%	
202311	33,920				467	-5.7%		2,298	-3.9%		30,997	6.8%		638	0.6%		22,927	-3.9%	
202312	33,405				366	-7.2%	-5.6%	2,285	-6.5%	-3.6%	25,540	5.1%	-1.5%	590	-1.6%	-13.6%	24,822	-1.9%	-4.6%
202401	34,882				745	0.8%	-2.0%	2,361	-6.0%	-4.3%	27,799	9.3%	0.2%	682	-5.6%	-9.8%	25,839	-0.3%	-3.8%
202402	35,299				418	2.0%	1.6%	2,262	-9.9%	-4.4%	27,813	8.6%	1.4%	654	-8.4%	-7.0%	24,031	-1.4%	-2.9%
202403	34,921				410	-7.8%	-0.2%	2,260	-8.9%	-5.9%	25,349	8.8%	0.1%	611	-6.8%	-7.4%	22,686	0.3%	-3.5%
202404	34,832				472	-1.0%	-4.0%	2,304	-9.8%	-6.5%	26,282	-4.4%	1.2%	618	-9.7%	-7.2%	23,912	-0.3%	-3.5%
202405	32,964				490	3.1%	-5.5%	2,489	-5.6%	-7.8%	25,349	-9.2%	0.2%	618	-8.8%	-7.1%	23,234	1.4%	-3.9%
202406	32,708				354	3.9%	-2.7%	2,325	-3.2%	-7.8%	21,394	-10.9%	-1.2%	554	-7.2%	-8.2%	21,093	-2.0%	-4.1%
202407	32,590				283	-19.4%	-6.5%	2,085	-4.6%	-8.3%	21,736	-16.0%	-2.1%	528	-9.2%	-11.6%	20,624	-6.7%	-5.2%
202408	32,467				274	-24.7%	-6.7%	1,927	-4.6%	-10.3%	21,053	-20.0%	-4.2%	534	-11.3%	-12.8%	20,032	-9.4%	-6.3%
202409	32,143				361	-21.3%	-14.5%	2,002	-5.6%	-11.0%	25,143	-19.1%	-5.1%	403	-16.0%	-14.9%	19,553	-11.3%	-6.8%
202410	31,854				293	-28.6%	-15.8%	1,702	-9.0%	-13.2%	27,580	-13.1%	-9.1%	502	-17.2%	-16.7%	20,689	-13.2%	-7.8%
202411	31,468				297	-35.8%	-17.9%	1,634	-16.4%	-15.0%	20,758	-12.9%	-12.2%	418	-22.1%	-18.6%	18,112	-16.9%	-9.0%
202412	31,084				190	-41.2%	-20.6%	1,747	-20.7%	-16.2%	18,971	-12.2%	-14.2%	432	-24.6%	-19.3%	20,061	-15.4%	-10.4%
2022	458,941				6,120			31,062			342,102			9,395			304,031		
2023	423,744				5,777		-5.6%	29,947		-3.6%	337,138		-1.5%	8,119		-13.6%	290,187		-4.6%
2024	397,212				4,587		-20.6%	25,098		-16.2%	289,227		-14.2%	6,554		-19.3%	259,866		-10.4%
2026**	240,184				3,170		-16.9%	16,852		-18.1%	191,836		-18.6%	4,489		-17.2%	168,581		-19.5%

**Kaiser Foundation Health Plan of the Northwest  
State of Oregon - 2026 Individual Medical Plans Rate Filing  
Part III – Rate Filing Documentation and Actuarial Memorandum**

**Exhibit AM2-2  
Historic Allowed Claims Trends**

**Utilization per 1,000 Member Months**

Month	Member Months	Total			Inpatient Hospital			Outpatient Hospital			Professional			Other Medical			Prescription Drug		
					Claims Units	6-Month Trend	12-Month Trend	Claims Units	6-Month Trend	12-Month Trend	Claims Units	6-Month Trend	12-Month Trend	Claims Units	6-Month Trend	12-Month Trend	Claims Units	6-Month Trend	12-Month Trend
202201	40,216				12.9			66.2			821.3			26.4			659.9		
202202	40,659				15.4			57.8			694.8			20.4			596.1		
202203	40,059				12.0			67.1			763.5			21.7			672.5		
202204	39,293				13.0			61.2			723.7			18.1			631.4		
202205	38,977				13.8			68.6			716.7			20.7			660.5		
202206	38,452				16.1			74.5			717.5			19.5			664.2		
202207	38,074				13.7			70.3			630.1			18.5			644.9		
202208	37,548				13.8			71.4			715.9			20.3			668.9		
202209	37,142				9.9			69.8			727.7			19.3			678.0		
202210	36,766				13.9			68.7			877.9			20.5			693.1		
202211	36,303				14.4			67.4			844.3			19.6			672.4		
202212	35,452				10.9	-7.7%		70.4	5.9%		718.0	1.6%		20.2	-6.8%		718.7	4.9%	
202301	36,947				14.1	-8.0%		70.8	4.9%		748.1	9.0%		18.2	-0.8%		675.4	6.1%	
202302	37,215				11.1	-9.6%		62.6	-0.8%		698.5	8.0%		16.4	-3.9%		611.0	2.6%	
202303	36,627				13.6	-2.7%		73.9	-0.4%		820.7	11.2%		20.6	-0.7%		705.0	3.2%	
202304	36,048				16.8	-0.4%		67.7	-2.5%		710.9	3.7%		18.0	-4.8%		672.9	1.1%	
202305	35,658				15.7	0.4%		78.1	0.2%		791.3	-0.4%		19.8	-3.9%		703.9	1.6%	
202306	35,267				11.3	7.6%		73.6	2.0%		760.5	0.4%		19.8	-4.7%		669.3	-0.9%	
202307	35,076				14.6	7.7%		69.7	1.6%		696.7	-3.3%		21.8	-1.6%		690.1	-1.3%	
202308	34,829				11.5	12.4%		74.9	6.9%		788.0	-1.0%		19.9	5.0%		695.0	2.2%	
202309	34,512				17.5	11.8%		69.3	4.7%		800.4	-3.4%		18.7	2.1%		666.8	0.6%	
202310	34,240				12.6	2.7%		71.4	5.9%		1,073.0	8.0%		20.4	6.4%		716.7	2.2%	
202311	33,920				13.8	-1.1%		67.7	0.8%		913.8	12.0%		18.8	5.5%		675.9	0.7%	
202312	33,405				11.0	-1.9%	2.2%	68.4	-1.1%	4.4%	764.6	11.1%	6.7%	17.7	4.0%	-6.4%	743.1	3.7%	3.4%
202401	34,882				21.4	5.8%	5.9%	67.7	-1.4%	3.5%	796.9	14.7%	8.2%	19.6	-1.0%	-2.5%	740.8	4.6%	4.0%
202402	35,299				11.8	5.6%	9.5%	64.1	-6.7%	3.0%	787.9	12.4%	9.2%	18.5	-5.2%	0.2%	680.8	2.1%	4.7%
202403	34,921				11.7	-5.7%	7.1%	64.7	-6.8%	1.0%	725.9	11.3%	7.5%	17.5	-4.6%	-0.6%	649.6	2.6%	3.6%
202404	34,832				13.6	0.1%	2.6%	66.1	-8.8%	0.0%	754.5	-3.3%	8.2%	17.7	-8.7%	-0.8%	686.5	0.8%	3.2%
202405	32,964				14.9	3.9%	0.9%	75.5	-4.8%	-1.5%	769.0	-8.5%	7.0%	18.7	-8.1%	-0.8%	704.8	2.2%	2.6%
202406	32,708				10.8	4.1%	3.8%	71.1	-3.1%	-1.7%	654.1	-10.7%	5.4%	16.9	-7.0%	-2.1%	644.9	-1.9%	2.3%
202407	32,590				8.7	-18.5%	-0.3%	64.0	-3.4%	-2.3%	667.0	-15.0%	4.3%	16.2	-8.1%	-5.8%	632.8	-5.6%	1.0%
202408	32,467				8.4	-22.5%	-0.6%	59.4	-1.9%	-4.5%	648.4	-17.7%	2.0%	16.4	-8.8%	-7.1%	617.0	-6.8%	-0.2%
202409	32,143				11.2	-17.7%	-9.0%	62.3	-1.3%	-5.2%	782.2	-15.4%	1.0%	12.5	-12.1%	-9.4%	608.3	-7.3%	-0.7%
202410	31,854				9.2	-24.0%	-10.3%	53.4	-3.1%	-7.6%	865.8	-7.6%	-3.2%	15.8	-11.9%	-11.3%	649.5	-7.6%	-1.8%
202411	31,468				9.4	-31.5%	-12.5%	51.9	-10.7%	-9.4%	659.7	-7.1%	-6.5%	13.3	-16.8%	-13.2%	575.6	-11.3%	-3.0%
202412	31,084				6.1	-36.9%	-15.3%	56.2	-15.0%	-10.6%	610.3	-5.8%	-8.5%	13.9	-19.1%	-13.9%	645.4	-9.3%	-4.5%
2022	458,941				13.3			67.7			745.4			20.5			662.5		
2023	423,744				13.6		2.2%	70.7		4.4%	795.6		6.7%	19.2		-6.4%	684.8		3.4%
2024	397,212				11.5		-15.3%	63.2		-10.6%	728.1		-8.5%	16.5		-13.9%	654.2		-4.5%
2026**	240,184				13.2		6.9%	70.2		5.4%	798.7		4.7%	18.7		6.4%	701.9		3.6%

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**Exhibit AM2-2  
Historic Allowed Claims Trends**

Cost per Service Unit																			
Month	Member Months	Total			Inpatient Hospital			Outpatient Hospital			Professional			Other Medical			Prescription Drug		
					Allowed per Claim	6-Month Trend	12-Month Trend	Allowed per Claim	6-Month Trend	12-Month Trend	Allowed per Claim	6-Month Trend	12-Month Trend	Allowed per Claim	6-Month Trend	12-Month Trend	Allowed per Claim	6-Month Trend	12-Month Trend
202201	40,216				\$7,547			\$1,198			\$311			\$375			\$82		
202202	40,659				\$7,917			\$1,110			\$324			\$569			\$97		
202203	40,059				\$5,244			\$982			\$311			\$381			\$88		
202204	39,293				\$9,642			\$1,197			\$315			\$492			\$85		
202205	38,977				\$6,144			\$1,286			\$362			\$529			\$95		
202206	38,452				\$5,074			\$1,091			\$310			\$598			\$84		
202207	38,074				\$7,962			\$1,196			\$368			\$670			\$95		
202208	37,548				\$5,812			\$1,108			\$350			\$430			\$89		
202209	37,142				\$7,806			\$1,066			\$335			\$486			\$95		
202210	36,766				\$6,667			\$1,116			\$297			\$503			\$99		
202211	36,303				\$6,035			\$1,113			\$320			\$506			\$92		
202212	35,452				\$6,037	-3.2%		\$1,214	-0.7%		\$382	5.5%		\$551	8.3%		\$88	5.3%	
202301	36,947				\$6,417	-8.2%		\$1,141	-1.5%		\$350	2.1%		\$538	-6.4%		\$92	2.2%	
202302	37,215				\$5,955	-2.3%		\$1,198	-0.1%		\$357	1.0%		\$838	10.0%		\$87	3.2%	
202303	36,627				\$7,096	-8.1%		\$1,025	-2.1%		\$352	0.5%		\$383	2.0%		\$85	0.0%	
202304	36,048				\$5,475	-4.8%		\$1,065	-1.7%		\$357	5.0%		\$454	0.5%		\$84	-5.4%	
202305	35,658				\$7,960	1.1%		\$1,289	3.7%		\$457	14.7%		\$522	1.7%		\$102	-2.9%	
202306	35,267				\$7,771	0.8%		\$1,219	1.9%		\$392	11.3%		\$588	4.6%		\$100	-1.5%	
202307	35,076				\$7,066	7.0%		\$1,199	3.6%		\$417	15.2%		\$588	10.8%		\$100	0.6%	
202308	34,829				\$9,368	13.4%		\$1,260	3.3%		\$385	16.2%		\$438	-11.9%		\$92	1.9%	
202309	34,512				\$7,004	14.1%		\$890	2.4%		\$387	17.2%		\$507	-4.7%		\$89	4.7%	
202310	34,240				\$10,990	33.5%		\$1,587	10.6%		\$331	11.1%		\$582	0.2%		\$95	10.0%	
202311	33,920				\$7,791	25.9%		\$1,440	9.4%		\$390	1.1%		\$688	4.5%		\$93	6.0%	
202312	33,405				\$9,085	24.2%	10.6%	\$1,255	9.9%	6.4%	\$437	2.3%	15.8%	\$620	4.0%	11.2%	\$106	4.7%	3.5%
202401	34,882				\$13,018	42.2%	23.8%	\$1,214	9.2%	7.5%	\$371	-2.1%	15.1%	\$527	0.4%	7.2%	\$85	0.4%	1.9%
202402	35,299				\$4,635	24.3%	25.8%	\$1,054	5.4%	5.9%	\$335	-5.2%	13.6%	\$436	12.6%	-2.0%	\$89	-1.0%	3.0%
202403	34,921				\$7,614	27.9%	23.7%	\$1,271	12.7%	7.4%	\$472	-3.8%	15.2%	\$661	12.5%	2.0%	\$111	1.7%	5.5%
202404	34,832				\$6,468	4.7%	33.3%	\$1,713	6.6%	13.0%	\$410	2.4%	15.2%	\$412	3.2%	2.0%	\$92	-0.9%	6.4%
202405	32,964				\$7,803	4.9%	29.7%	\$1,337	3.4%	13.3%	\$429	7.1%	11.8%	\$575	-5.0%	2.9%	\$105	2.8%	5.9%
202406	32,708				\$9,742	3.6%	27.0%	\$1,296	3.4%	12.8%	\$440	5.3%	10.5%	\$548	-7.7%	2.5%	\$90	-0.9%	3.5%
202407	32,590				\$14,748	-17.4%	35.5%	\$1,421	5.8%	14.3%	\$474	11.4%	10.4%	\$385	-9.6%	0.8%	\$111	6.6%	3.9%
202408	32,467				\$10,169	-1.7%	30.7%	\$1,798	17.8%	16.4%	\$516	22.2%	12.1%	\$472	-8.3%	1.4%	\$119	12.3%	5.7%
202409	32,143				\$9,726	-0.2%	35.9%	\$1,829	18.7%	24.4%	\$419	15.8%	11.5%	\$461	-18.1%	0.7%	\$112	8.3%	8.1%
202410	31,854				\$9,416	15.9%	27.8%	\$1,994	19.4%	22.3%	\$425	11.8%	13.6%	\$504	-11.0%	-1.9%	\$136	16.8%	12.0%
202411	31,468				\$8,754	20.3%	26.6%	\$1,889	28.2%	22.1%	\$498	12.6%	14.0%	\$815	-2.4%	-3.9%	\$117	16.8%	13.9%
202412	31,084				\$10,045	20.3%	23.9%	\$2,056	38.1%	26.8%	\$628	19.3%	16.1%	\$655	2.6%	-4.8%	\$121	25.7%	13.3%
2022	458,941				\$6,810			\$1,139			\$330			\$501			\$91		
2023	423,744				\$7,532		10.6%	\$1,212		6.4%	\$382		15.8%	\$557		11.2%	\$94		3.5%
2024	397,212				\$9,335		23.9%	\$1,537		26.8%	\$444		16.1%	\$531		-4.8%	\$106		13.3%
2026**	240,184				\$9,865		2.8%	\$1,608		2.3%	\$469		2.8%	\$551		1.9%	\$118		5.3%



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**Exhibit AM3**  
**Utilization Adjustment and Plan Design Factors: Experience Period**

<b>Plan</b>	<b>Plan Marketing Name - Experience Period</b>	<b>HIOS ID</b>	<b>Utilization Factor</b>	<b>Benefit Factor (Paid-to-Allowed Factor)</b>	<b>Experience Period Member Months</b>
1	KP OR Gold 0/15	71287OR0420001	1.120	0.860	69,315
2	KP OR Gold 1750/20	71287OR0420005	1.089	0.815	31,000
3	KP Oregon Standard Gold Plan	71287OR0420002	1.110	0.846	6,103
4	KP OR Silver 3000/40	71287OR0420011	1.069	0.817	35,299
5	KP OR Silver 4000/40	71287OR0420012	1.044	0.852	70,752
6	KP Oregon Standard Silver Plan	71287OR0420003	1.060	0.889	8,693
7	KP OR Bronze 5500/50	71287OR0420014	1.032	0.704	22,521
8	KP OR Bronze 7100/0% HSA	71287OR0420016	1.032	0.705	31,721
9	KP Oregon Standard Bronze Plan	71287OR0420004	1.025	0.687	73,790
10	KP OR Silver 3000/40 X	71287OR0420019	1.069	0.782	6,432
11	KP OR Silver 4000/40 X	71287OR0420021	1.044	0.732	4,799
12	KP OR Silver 5000/50	71287OR0420020	1.036	0.715	4,120
13	KP OR Silver 3000/35% HSA	71287OR0420013	1.052	0.749	1,402
14	KP OR Silver 750/35 X	71287OR0420023	1.071	0.785	3,489
15	KP OR Silver 750/35	71287OR0420022	1.071	0.864	5,394
16	KP OR Bronze 9100/75	71287OR0420018	1.023	0.682	22,382

Experience Period Average Utilization & Benefit		1.059	0.783	397,212
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Projection Period Medical Plans Utilization Adjustment	1.062
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Experience to Projection Period Change in Average Utilization (URRT: Plan Design Changes)	1.003
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**Exhibit AM4  
Age Factor and Family Structure Factor**

	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)
	<b>Membership Distribution</b>							
	<b>Age</b>	<b>HHS Factor (2018)</b>	<b>Oregon Factor (2023)</b>	<b>Experience Period</b>	<b>Experience Period Non- Billable</b>	<b>Projection Period</b>	<b>Projection Period with Non- Billable Children</b>	<b>Experience Period Member Months</b>
(1)	<b>Non-Bill</b>	<b>0.000</b>	<b>0.000</b>		<b>0.8%</b>		<b>0.8%</b>	
	0-14	0.635	0.635	6.7%	5.9%	6.5%	5.8%	26,585
	15	0.635	0.635	0.6%	0.6%	0.5%	0.5%	2,210
	16	0.635	0.635	0.6%	0.6%	0.6%	0.6%	2,203
	17	0.635	0.635	0.6%	0.6%	0.6%	0.6%	2,435
	18	0.635	0.635	0.5%	0.5%	0.6%	0.6%	2,172
	19	0.635	0.635	0.8%	0.8%	0.6%	0.6%	3,070
	20	0.635	0.635	0.9%	0.9%	0.8%	0.8%	3,662
	21	1.000	1.000	0.9%	0.9%	0.9%	0.9%	3,483
	22	1.000	1.000	0.8%	0.8%	0.9%	0.9%	3,314
	23	1.000	1.000	0.9%	0.9%	0.9%	0.9%	3,612
	24	1.000	1.000	0.8%	0.8%	0.9%	0.9%	3,358
	25	1.004	1.004	1.2%	1.2%	1.0%	1.0%	4,891
	26	1.024	1.024	1.6%	1.6%	1.7%	1.7%	6,379
	27	1.048	1.048	1.7%	1.7%	1.7%	1.7%	6,696
	28	1.087	1.087	1.8%	1.8%	1.8%	1.8%	7,075
	29	1.119	1.119	1.6%	1.6%	1.7%	1.7%	6,301
	30	1.135	1.135	1.7%	1.7%	1.7%	1.7%	6,628
	31	1.159	1.159	1.9%	1.9%	1.7%	1.7%	7,670
	32	1.183	1.183	1.9%	1.9%	1.9%	1.9%	7,569
	33	1.198	1.198	1.9%	1.9%	1.8%	1.8%	7,732
	34	1.214	1.214	1.8%	1.8%	2.1%	2.1%	7,256
	35	1.222	1.222	1.8%	1.8%	1.8%	1.8%	7,069
	36	1.230	1.230	2.0%	2.0%	1.8%	1.8%	7,787
	37	1.238	1.238	1.9%	1.9%	2.0%	2.0%	7,378
	38	1.246	1.246	1.9%	1.9%	1.9%	1.9%	7,505
	39	1.262	1.262	1.7%	1.7%	1.9%	1.9%	6,896
	40	1.278	1.278	2.0%	2.0%	1.8%	1.8%	7,827
	41	1.302	1.302	2.0%	2.0%	2.0%	2.0%	7,958
	42	1.325	1.325	1.9%	1.9%	2.0%	2.0%	7,674
	43	1.357	1.357	1.9%	1.9%	2.0%	2.0%	7,588
	44	1.397	1.397	2.0%	2.0%	2.0%	2.0%	7,784
	45	1.444	1.444	1.8%	1.8%	2.0%	2.0%	7,223
	46	1.500	1.500	1.8%	1.8%	1.9%	1.9%	7,213
	47	1.563	1.563	1.8%	1.8%	1.8%	1.8%	7,068
	48	1.635	1.635	1.9%	1.9%	1.8%	1.8%	7,745
	49	1.706	1.706	2.0%	2.0%	2.0%	2.0%	7,903
	50	1.786	1.786	2.0%	2.0%	2.1%	2.1%	7,831
	51	1.865	1.865	1.9%	1.9%	2.0%	2.0%	7,545
	52	1.952	1.952	2.3%	2.3%	1.9%	1.9%	9,260
	53	2.040	2.040	2.4%	2.4%	2.4%	2.4%	9,516
	54	2.135	2.135	2.4%	2.4%	2.4%	2.4%	9,684
	55	2.230	2.230	2.4%	2.4%	2.5%	2.5%	9,445
	56	2.333	2.333	2.2%	2.2%	2.3%	2.3%	8,878
	57	2.437	2.437	2.5%	2.5%	2.3%	2.3%	9,809
	58	2.548	2.548	2.4%	2.4%	2.5%	2.5%	9,547
	59	2.603	2.603	2.7%	2.7%	2.4%	2.4%	10,562
	60	2.714	2.714	3.0%	3.0%	2.7%	2.7%	11,933
	61	2.810	2.810	3.3%	3.3%	3.0%	3.0%	12,979
	62	2.873	2.873	3.6%	3.6%	3.3%	3.3%	14,496
	63	2.952	2.952	4.1%	4.1%	3.7%	3.7%	16,105
	64 and over	3.000	3.000	3.2%	3.2%	4.9%	4.9%	12,703
(2)	HHS Average Age Factor	(B)(1) x (D)(1) (C)(1) x (F)(1)		1.694	1.689	1.702	1.697	
(3)	Age Calibration Factor	1 / (2)			0.5922		0.5891	
(4)	Change in Demographics (URRT: Demographic Shift)	(F)(2) / (D)(2)				1.005		
(5)	Family Structure Calibration to Index Rate	(F)(2) / (G)(2)				1.003		
(6)	Average Age			48		48		

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**Exhibit AM5  
Morbidity Adjustment and PLRS Trends**

**Morbidity of projected Non-Grandfathered KFHP members relative to the experience period.**

		<b>Member Months</b>	<b>Relative Morbidity</b>
(1)	<b>Experience Period Single Risk Pool</b>	<b>397,212</b>	<b>1.000</b>
(2)	<b>Projection Period Single Risk Pool</b>	<b>240,184</b>	<b>1.040</b>
(3)	<b>Adjustment for change in risk in KFHP membership [ (2) / (1) ]</b>		<b>1.040</b>

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**Exhibit AM6**  
**Risk Adjustment, Reinsurance and Risk Corridor**

	<b>2024 Projected</b>	<b>2025 Projected</b>	<b>2026 Projected</b>
<b>Risk Adjustment</b>			
(1) Total Transfer Paid	-\$25,872,812	-\$24,584,000	-\$20,290,621
(2) Total Member Months	397,212	316,301	240,184
(3) Total Transfer Paid (PMPM)	-\$65.14	-\$77.72	-\$84.48
(4) Total Transfer Allowed (PMPM)			-\$109.88
(5) Total RADV Transfer	\$0	\$0	\$0
<b>Reinsurance</b>			
(6) Total Transfer Paid	\$14,503,954	\$11,279,779	\$8,539,825
(7) Total Transfer Paid (PMPM)	\$36.51	\$35.66	\$35.56
(8) Total Transfer Allowed (PMPM)			\$46.24
<b>High Cost Risk Pooling</b>			
(9) Total Transfer Paid	\$0	\$0	\$0
(10) HCRP Assessment (% of Premium)	0.36%	0.36%	0.36%
(11) Earned Premium	\$233,233,627	\$198,091,357	\$169,645,524
(12) HCRP Assessment	-\$839,641	-\$713,129	-\$610,724
(13) Net HCRP Assessment Paid (PMPM)	-\$2.11	-\$2.25	-\$2.54
(14) Net HCRP Assessment Allowed (PMPM)			-\$3.31
<b>Risk Adjustment + High Cost Risk Pooling</b>			
(15) Total Transfer Paid (PMPM)			-\$87.02
(16) Total Transfer Allowed (PMPM)			-\$113.18

**2026 Reinsurance Parameters**

Attachment Point: \$108,000 up to \$1,000,000

Coinsurance Rate: 50%

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**Exhibit AM7  
Tobacco Factor and Area Factor**

	Tobacco User Status	Rate Factor		Membership Distribution	
		Experience Period	Projection Period	Experience Period	Projection Period
1	(1) Non-Tobacco User	1.000	1.000	95.00%	95.00%
2	(2) Tobacco User	1.200	1.200	5.00%	5.00%
3	(3) Average			1.010	1.010
	Tobacco Calibration Factor			0.9901	<b>0.9901</b>
4	(4) Change in Factor				<b>1.000</b>

	Rating Area	Rate Factor		Membership Distribution	
		Experience Period	Projection Period	Experience Period	Projection Period
5	(5) Areas 1,5,6	1.000	1.000	75.00%	75.00%
6	(6) Area 2	1.085	1.085	11.00%	11.00%
7	(7) Area 3	1.035	1.035	14.00%	14.00%
8	(8) Average			1.014	1.014
	Rating Area Calibration Factor			0.9860	<b>0.9860</b>
9	(9) Change in Factor				<b>1.000</b>

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**Exhibit AM8  
Impact of Index Rate Modifiers**

		<b>State Based Exchange Fee</b>	<b>FFM Based Exchange Fee</b>	<b><u>Source</u></b>
<sup>1</sup>	(1) Exchange Fee, PMPM for Exchange Business	\$5.50	1.80%	
<sup>2</sup>	(2) Projected Membership % on Exchange*	80%	80%	
<sup>3</sup>	(3) Exchange Fee, PMPM or % of Premium	\$4.41	1.44%	(1) x (2)
<sup>4</sup>	(4) Average Pricing AV (adjusted for Non-EHB's)	0.769	0.769	
<sup>5</sup>	(5) Conversion from % of premium to % of net claim cost	1.000	1.177	
<sup>6</sup>	(6) Projected Average Product Factor	0.769	0.905	
<sup>7</sup>	(7) Exchange Fee as Applied to Allowed Cost	\$5.74	1.60%	(3) / (6)

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**Exhibit AM9**  
**Build-up of Expense Assumptions - Part 1**

<b>Administration</b>	<b>PMPM</b>	<b>Source</b>
<b>Experience Period</b>		
(1) Administration and Commissions	\$46.07	Exhibit AM2 - (14) + (15)
(2) Commissions	\$6.21	Exhibit AM2 - (15)
(3) Administration	\$39.86	(1) - (2)
(4) Trend	3.00%	See Memorandum
(5) Months of Trend	24	
(6) Trend Factor	1.06	$[ \{ 1 + (4) \} ^{ \{ (5)/12 \} } ]$
(7) Trended Administration	\$42.29	(3) x (6)

<b>Experience Period Commission</b>		
(8) Commission PMPM*	\$18	Annual \$216 payment
(9) Member Months with Brokers	136,973	(10) x (11) / (8)
(10) Total Member Months	397,212	Exhibit AM2 - (1)
(11) PMPM Commission in Historical Administration	\$6.21	(2)

<b>Projection Period Commission</b>		
(12) Commission PMPM*	\$20	Annual \$240 payment
(13) Member Months with Brokers	82,824	(9) / (10) x (14)
(14) Total Member Months	240,184	Exhibit AM5 - (2)
(15) PMPM Commission in Prospective Administration	\$6.90	(12) x (13) / (14)

<b>Medical Management</b>		
(16) Experience PMPM Medical Management	\$11.76	Exhibit AM2 - (16)
(17) Trend Factor	1.06	(6)
(18) Trended Medical Management	\$12.47	(16) x (17)

<b>Quality Assurance</b>		
(19) Experience PMPM Quality Assurance	\$2.25	Exhibit AM2 - (22)
(20) Trend Factor	1.06	(6)
(21) Trended Quality Assurance	\$2.39	(19) x (20)

\* No bonuses are paid in addition to the stated commissions.

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**Exhibit AM10**  
**Build-up of Expense Assumptions - Part 2**

Retention Item		2026 Projected Net PMPM    Percentage of Premium		Source
Administrative Expenses				
(1)	Administration	\$42.29	5.99%	Exhibit AM9 - (7)
(2)	Medical Management and Quality Assurance	\$14.86	2.10%	Exhibit AM9 - (18)+(21)
(3)	Commissions	\$6.90	0.98%	Exhibit AM9 - (15)
(4)	Subtotal	\$64.05	9.07%	(1) + (2) + (3)
Taxes and Fees				
(5)	State Premium Tax	\$14.13	2.00%	
(6)	ACA Health Insurance Provider Fee	\$0.00	0.00%	
(7)	PCORI <sup>2</sup>	\$0.31	0.04%	
(8)	Risk Adjustment User Fee	\$0.20	0.03%	
(9)	Subtotal	\$14.64	2.07%	sum[ (5) -- (8) ]
(10)	Risk Margin	\$14.13	2.00%	
(11)	Total - for Index Rate	\$92.82	13.14%	(4) + (9) + (10)



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**Exhibit AM11**  
**Projected Medical Loss Ratio**

		<u>Source</u>
(1) Net Claims PMPM	<b>\$511.17</b>	URRT
<b>Administrative Expenses</b>		
(2) Quality Assurance	\$2.39	Exhibit AM9 - (21)
(3) All Other Admin	\$61.66	Exhibit AM10 - (4)
(4) <b>Total Administrative Expenses</b>	<b>\$64.05</b>	(2) + (3)
<b>Taxes/Fees</b>		
(5) Exchange Fee	\$14.60	Exhibit AM8
(6) State Premium Tax	\$14.13	Exhibit AM10 - (5)
(7) ACA Health Insurer Tax	\$0.00	Exhibit AM10 - (6)
(8) PCORI	\$0.31	Exhibit AM10 - (7)
(9) Risk Adjustment User Fee	\$0.20	Exhibit AM10 - (8)
(10) <b>Total Taxes/Fees</b>	<b>\$29.24</b>	Sum[ (5) -- (9) ]
(11) <b>Risk Adjustment</b>	<b>(\$87.02)</b>	Exhibit AM6 - (3) + (13)
(12) <b>Risk Margin</b>	<b>\$14.13</b>	Exhibit AM10 - (10)
(13) <b>Total Premium PMPM</b>	<b>\$706.31</b>	Exhibit AM13 - (H)
(14) <b>Standard MLR</b>	<b>84.7%</b>	[(1) - (11)] / (13)
(15) <b>ACA MLR</b>	<b>88.7%</b>	[(1) + (2) - (11)] / [(13) - (10)]

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**Exhibit AM12**

**URRT Worksheet 2: Section I: General Product and Plan Information**

				(A)					(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
				Input					Exhibit AM13	Input	(B) / Avg (B)	Input	Exhibit 32-2	Input	(D) x (E)	(C) x (G)
	Plan ID	Plan Name	Metal	AV Metal Value	Plan Category	Plan Type	Exchange Plan?	Cumulative Rate Change %*	Utilization	Normalized Utilization	Plan Design	Silver CSR Load	Prior Year Plan Design	Paid to Allowed Ratio - EHB Only	AV and Cost Sharing Design of Plan	2026 Projected Member Months
1	71287OR0420001	KP OR Gold 0	Gold	81.88%	Renewing	EPO	Yes	9.51%	1.1153	1.0502	0.8540	1.0000	0.8578	0.8540	0.8968	38,774
2	71287OR0420005	KP OR Gold 1750	Gold	78.99%	Renewing	EPO	Yes	10.69%	1.0888	1.0253	0.8143	1.0000	0.8147	0.8143	0.8349	18,095
3	71287OR0420002	KP Oregon Standard Gold Plan	Gold	81.99%	Renewing	EPO	Yes	7.00%	1.1070	1.0424	0.8420	1.0000	0.8542	0.8420	0.8777	3,864
4	71287OR0420011	KP OR Silver 3000	Silver	71.81%	Renewing	EPO	Yes	8.02%	1.0710	1.0085	0.7846	1.0086	0.7893	0.7913	0.7980	23,714
5	71287OR0420012	KP OR Silver 4000	Silver	70.05%	Renewing	EPO	Yes	12.89%	1.0651	1.0029	0.7740	1.0086	0.7391	0.7807	0.7829	45,134
6	71287OR0420003	KP Oregon Standard Silver Plan	Silver	71.90%	Renewing	EPO	Yes	6.55%	1.0590	0.9972	0.7626	1.0086	0.7670	0.7692	0.7670	4,554
7	71287OR0420014	KP OR Bronze 6000	Bronze	64.74%	Renewing	EPO	Yes	15.74%	1.0303	0.9702	0.7007	1.0000	0.7018	0.7007	0.6798	13,685
8	71287OR0420016	KP OR Bronze HSA 7100	Bronze	64.97%	Renewing	EPO	Yes	16.75%	1.0308	0.9706	0.7020	1.0000	0.7020	0.7020	0.6814	18,253
9	71287OR0420004	KP Oregon Standard Bronze Plan	Bronze	64.68%	Renewing	EPO	Yes	16.55%	1.0268	0.9669	0.6919	1.0000	0.6919	0.6919	0.6690	59,782
10	71287OR0420019	KP OR Silver 3000 X	Silver	71.81%	Renewing	EPO	No	13.79%	1.0710	1.0085	0.7846	1.0000	0.7893	0.7846	0.7912	3,835
11	71287OR0420021	KP OR Silver 4000 X	Silver	70.05%	Renewing	EPO	No	18.85%	1.0651	1.0029	0.7740	1.0000	0.7391	0.7740	0.7762	3,684
12	71287OR0420020	KP OR Silver 5500	Silver	68.27%	Renewing	EPO	No	12.84%	1.0542	0.9927	0.7534	1.0000	0.7640	0.7534	0.7479	2,353
13	71287OR0420013	KP OR Silver HSA 3600	Silver	69.26%	Renewing	EPO	No	10.40%	1.0413	0.9806	0.7266	1.0000	0.7435	0.7266	0.7125	1,209
14	71287OR0420023	KP OR Silver 1000	Silver	71.98%	Renewing	EPO	No	11.39%	1.0726	1.0100	0.7875	1.0000	0.7880	0.7875	0.7954	2,748
15	71287OR0420026	KP OR Gold HSA 2100	Gold	78.01%	New	EPO	No	New	1.0797	1.0167	0.7995	1.0000	New	0.7995	0.8128	500
16	71287OR0420022	KP OR Silver 750/35	Silver	71.92%	Terminated	EPO	No									-
17	71287OR0420018	KP OR Bronze 9100/75	Bronze	63.34%	Terminated	EPO	No									-
									1.0620	1.0000	0.7617		0.7547	0.7638	0.7655	240,184

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Exhibit AM13  
URRT Worksheet 2: Section III: Plan Adjustment Factors

			(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)
			Exhibit AM1	Exhibit AM12	Exhibit 31 (II)	(A) x (B) + (C)	Exhibit AM10	Exhibit AM10	Exhibit AM10	(D) / [1 - (E) - (F) - (G) ]	Exhibit AM4	Exhibit AM7	Exhibit AM7	(H) x (I) x (J) x (K)	URRT		(L) / (N) - 1	Exhibit AM12		(H) / [(H) - (Q)]	(H) / [(H) - (C)]	((D) - (Q)) / (A)
Plan	HIOS ID	Name	Market Adjusted Index Rate (MAIR)	AV and Cost Sharing Design of Plan	Benefits in Addition to EHB (does not include non-Hyde abortion)	Projected Plan Paid Claims, Risk Adjustment and Exchange Fees	Admin Expense	Taxes and Fees	Profit & Risk Load	Plan Adjusted Index Rate (PAIR)	Age Curve Calibration	Geographic Calibration Factor	Tobacco Calibration Factor	Calibrated Plan Adjusted Index Rate (Base Rate)	Calibrated Plan Adjusted Index Rate (URRT)	Prior Year Calibrated Plan Adjusted Index Rate (Base Rate)	Rate Change	Projected Member Months	Benefits in Addition to EHB (includes non-Hyde abortion)	Benefits in Addition to EHB (URRT)	Benefits in Addition to EHB (non-URRT)	AV and Cost Sharing Design of Plan (URRT)
1	71287OR0420001	KP OR Gold 0	\$797.33	0.8968	\$8.80	\$723.86	0.0780	0.0206	0.0200	\$821.27	0.5891	0.9860	0.9901	\$472.31	\$471.57	\$431.28	9.51%	38,774	\$9.80	1.0121	1.0108	0.8956
2	71287OR0420005	KP OR Gold 1750	\$797.33	0.8349	\$8.59	\$674.28	0.0832	0.0207	0.0200	\$769.63	0.5891	0.9860	0.9901	\$442.62	\$441.80	\$399.87	10.69%	18,095	\$9.59	1.0126	1.0113	0.8336
3	71287OR0420002	KP Oregon Standard Gold Plan	\$797.33	0.8777	\$0.00	\$699.84	0.0804	0.0206	0.0200	\$796.18	0.5891	0.9860	0.9901	\$457.88	\$457.84	\$427.92	7.00%	3,864	\$1.00	1.0013	1.0000	0.8765
4	71287OR0420011	KP OR Silver 3000	\$797.33	0.7980	\$8.45	\$644.75	0.0867	0.0207	0.0200	\$738.89	0.5891	0.9860	0.9901	\$424.93	\$424.16	\$393.37	8.02%	23,714	\$9.45	1.0130	1.0116	0.7968
5	71287OR0420012	KP OR Silver 4000	\$797.33	0.7829	\$0.00	\$624.25	0.0893	0.0207	0.0200	\$717.52	0.5891	0.9860	0.9901	\$412.65	\$412.59	\$365.53	12.89%	45,134	\$1.00	1.0014	1.0000	0.7817
6	71287OR0420003	KP Oregon Standard Silver Plan	\$797.33	0.7670	\$0.00	\$611.55	0.0909	0.0207	0.0200	\$704.22	0.5891	0.9860	0.9901	\$405.00	\$404.88	\$380.12	6.55%	4,554	\$1.00	1.0014	1.0000	0.7657
7	71287OR0420014	KP OR Bronze 6000	\$797.33	0.6798	\$0.00	\$542.02	0.1014	0.0208	0.0200	\$631.87	0.5891	0.9860	0.9901	\$363.39	\$363.28	\$313.96	15.74%	13,685	\$1.00	1.0016	1.0000	0.6785
8	71287OR0420016	KP OR Bronze HSA 7100	\$797.33	0.6814	\$0.00	\$543.30	0.1012	0.0208	0.0200	\$633.22	0.5891	0.9860	0.9901	\$364.16	\$364.05	\$311.92	16.75%	18,253	\$1.00	1.0016	1.0000	0.6801
9	71287OR0420004	KP Oregon Standard Bronze Plan	\$797.33	0.6690	\$0.00	\$533.38	0.1028	0.0208	0.0200	\$622.81	0.5891	0.9860	0.9901	\$358.18	\$358.08	\$307.33	16.55%	59,782	\$1.00	1.0016	1.0000	0.6677
10	71287OR0420019	KP OR Silver 3000 X	\$797.33	0.7912	\$8.45	\$639.31	0.0874	0.0207	0.0200	\$733.24	0.5891	0.9860	0.9901	\$421.69	\$420.98	\$370.58	13.79%	3,835	\$8.45	1.0117	1.0117	0.7912
11	71287OR0420021	KP OR Silver 4000 X	\$797.33	0.7762	\$0.00	\$618.91	0.0900	0.0207	0.0200	\$711.96	0.5891	0.9860	0.9901	\$409.45	\$409.44	\$344.50	18.85%	3,684	\$0.00	1.0000	1.0000	0.7762
12	71287OR0420020	KP OR Silver 5500	\$797.33	0.7479	\$0.00	\$596.33	0.0930	0.0207	0.0200	\$688.37	0.5891	0.9860	0.9901	\$395.88	\$395.88	\$350.84	12.84%	2,353	\$0.00	1.0000	1.0000	0.7479
13	71287OR0420013	KP OR Silver HSA 3600	\$797.33	0.7125	\$0.00	\$568.06	0.0972	0.0208	0.0200	\$659.00	0.5891	0.9860	0.9901	\$379.00	\$379.02	\$343.30	10.40%	1,209	\$0.00	1.0000	1.0000	0.7125
14	71287OR0420023	KP OR Silver 1000	\$797.33	0.7954	\$8.46	\$642.66	0.0869	0.0207	0.0200	\$736.65	0.5891	0.9860	0.9901	\$423.65	\$422.93	\$380.32	11.39%	2,748	\$8.46	1.0116	1.0116	0.7954
15	71287OR0420026	KP OR Gold HSA 2100	\$797.33	0.8128	\$0.00	\$648.10	0.0863	0.0207	0.0200	\$742.38	0.5891	0.9860	0.9901	\$426.95	\$426.93		New	500	\$0.00	1.0000	1.0000	0.8128
16	71287OR0420022	KP OR Silver 750/35	\$797.33			\$611.55				\$704.22				\$405.00	\$404.88	\$380.12	6.55%	0				
17	71287OR0420018	KP OR Bronze 9100/75	\$797.33			\$533.38				\$622.81				\$358.18	\$358.08	\$307.33	16.55%	0				
Average Value - 2026			\$797.33	0.7655	\$3.13	\$613.51	0.0907	0.0207	0.0200	\$706.31	0.5891	0.9860	0.9901	\$406.20	\$405.87	\$360.17	12.93%	240,184	\$4.07	1.0054	1.0041	0.7643
Average Value - 2025			\$697.07	0.7260	\$1.12	\$542.01	0.0941	0.0194	0.0120	\$626.05	0.5910	0.9855	0.9901	\$361.02	\$360.85	\$345.48	4.96%	267,121	\$2.00	0.930	0.9282	0.7247
Average Value - 2024			\$638.42	0.7885	1.8717	\$505.28	0.1065	0.0208	0.0265	\$597.12	0.5934	0.9863	0.9901	\$346.02	\$345.81	\$321.03	7.88%	405,805	\$2.83	1.005	1.0029	0.7873
Average Value - 2023			\$593.67	0.7863	1.847	\$468.63	0.1114	0.0209	0.0100	\$546.38	0.6002	0.9950	0.9901	\$323.07	\$322.88	\$306.19	4.65%	421,826	\$2.81	1.005	1.0031	0.7849
Average Value - 2022			\$561.73			\$436.11			0.0000	\$503.94				\$298.34								

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**Exhibit AM14**  
**Rating Factors**

<b>Plan Adjusted Index Rate (Calibrated)</b>	
<b>Plan</b>	<b>Rate</b>
KP OR Gold 0	472.31
KP OR Gold 1750	442.62
KP Oregon Standard Gold Plan	457.88
KP OR Silver 3000	424.93
KP OR Silver 4000	412.65
KP Oregon Standard Silver Plan	405.00
KP OR Bronze 6000	363.39
KP OR Bronze HSA 7100	364.16
KP Oregon Standard Bronze Plan	358.18
KP OR Silver 3000 X	421.69
KP OR Silver 4000 X	409.45
KP OR Silver 5500	395.88
KP OR Silver HSA 3600	379.00
KP OR Silver 1000	423.65
KP OR Gold HSA 2100	426.95

<b>Tobacco Factors</b>	
<b>Status</b>	<b>Factor</b>
Non Tobacco User	1.00
Tobacco User*	1.20

\*Age 21 and older only

<b>Area Factors</b>	
<b>CMS Rating Area</b>	<b>Factor</b>
1	1.000
2	1.085
3	1.035
5	1.000
6	1.000

<b>Oregon State Specific Age Curve</b>	
<b>Age</b>	<b>Age Factor</b>
0-20	0.6350
21	1.0000
22	1.0000
23	1.0000
24	1.0000
25	1.0040
26	1.0240
27	1.0480
28	1.0870
29	1.1190
30	1.1350
31	1.1590
32	1.1830
33	1.1980
34	1.2140
35	1.2220
36	1.2300
37	1.2380
38	1.2460
39	1.2620
40	1.2780
41	1.3020
42	1.3250

<b>Oregon State Specific Age Curve</b>	
<b>Age</b>	<b>Age Factor</b>
43	1.3570
44	1.3970
45	1.4440
46	1.5000
47	1.5630
48	1.6350
49	1.7060
50	1.7860
51	1.8650
52	1.9520
53	2.0400
54	2.1350
55	2.2300
56	2.3330
57	2.4370
58	2.5480
59	2.6030
60	2.7140
61	2.8100
62	2.8730
63	2.9520
64+	3.0000

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**Exhibit 2 / Exhibit AM15a  
Covered Benefit and Plan Design Changes**

Covered Benefit Level Changes

No Changes

Member Cost-Sharing Changes

Please see the next page.

Elimination of Plans

KP OR Silver 750/35, KP OR Bronze 9100/75

Implementation of New Plan Designs

KP OR Gold HSA 2100

Provider Network Changes

No Changes

New Utilization or Prior Authorization Programs

No Changes

Changes to Eligibility Requirements

No Changes

Changes to Exclusions

No Changes

Any other changes that impact cost or coverage

No Changes

Changes Due to Healthcare Reform

All plans, cost sharing changes have been implemented to maintain metal tier requirements under the 2026 Federal AV calculator.

Terminated plans included in the URRT Worksheet II

KP OR Silver 750/35, KP OR Bronze 9100/75

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**Exhibit 2 / Exhibit AM15b  
Plan Design Cost Sharing Changes Matrix**

HIOS ID	71287OR0420001	71287OR0420005	71287OR0420002	71287OR0420011	71287OR0420012	71287OR0420003	71287OR0420014	71287OR0420016	71287OR0420004	71287OR0420019	71287OR0420021	71287OR0420020	71287OR0420013	71287OR0420023	71287OR0420026
2025 Plan Name	KP OR Gold 0	KP OR Gold 1750	KP Oregon Standard Gold Plan	KP OR Silver 3000	KP OR Silver 4000	KP Oregon Standard Silver Plan	KP OR Bronze 6000	KP OR Bronze HSA 7100	KP Oregon Standard Bronze Plan	KP OR Silver 3000 X	KP OR Silver 4000 X	KP OR Silver 5000	KP OR Silver HSA 3300	KP OR Silver 750	N/A
2026 Plan Name	KP OR Gold 0	KP OR Gold 1750	KP Oregon Standard Gold Plan	KP OR Silver 3000	KP OR Silver 4000	KP Oregon Standard Silver Plan	KP OR Bronze 6000	KP OR Bronze HSA 7100	KP Oregon Standard Bronze Plan	KP OR Silver 3000 X	KP OR Silver 4000 X	KP OR Silver 5500	KP OR Silver HSA 3600	KP OR Silver 1000	<b>KP OR Gold HSA 2100</b>
Deductible	\$0	\$1,750	<b>\$1,800</b>	\$3,000	\$4,000	<b>\$6,100</b>	\$6,000	\$7,100	\$9,200	\$3,000	\$4,000	<b>\$5,500</b>	<b>\$3,600</b>	<b>\$1,000</b>	<b>\$2,100</b>
OOPMax	\$8,200	\$8,500	<b>\$8,150</b>	<b>\$8,600</b>	<b>\$8,600</b>	\$9,200	\$8,900	\$7,100	\$9,200	<b>\$8,600</b>	<b>\$8,600</b>	<b>\$9,800</b>	<b>\$7,900</b>	<b>\$9,700</b>	<b>\$6,200</b>
Primary Care OV	\$15	\$20	\$20*	\$35	\$40	\$40*	\$50	0% AD	\$50*	\$35	\$40	\$40*	35% AD*	\$35*	<b>20% AD*</b>
Urgent Care	\$40	\$40	\$60	\$60	\$60	\$70	35% AD	0% AD	0% AD	\$65	\$65	\$70	35% AD	\$65	<b>20% AD</b>
Specialty OV	\$50	\$50	\$40	<b>\$65</b>	\$70	<b>\$100</b>	<b>\$125</b>	0% AD	0% AD	<b>\$65</b>	\$70	\$65	35% AD	<b>\$65</b>	<b>20% AD</b>
Therapies: OT, ST, PT	\$50	\$50	\$20	<b>\$65</b>	\$70	\$40	35% AD	0% AD	\$50	<b>\$65</b>	\$70	\$65	35% AD	<b>\$65</b>	<b>20% AD</b>
Outpatient Surgery	<b>\$350</b>	30% AD	20% AD	35% AD	35% AD	30% AD	35% AD	0% AD	0% AD	35% AD	35% AD	35% AD	35% AD	\$750 AD	<b>20% AD</b>
Lab	\$50	\$50	20% AD	\$60	\$60	30% AD	\$50 AD	0% AD	0% AD	\$60	\$60	\$60	35% AD	\$50	<b>20% AD</b>
X-Ray	\$50	\$50	20% AD	\$60	<b>\$60 AD</b>	30% AD	\$50 AD	0% AD	0% AD	\$60	<b>\$60 AD</b>	\$60 AD	35% AD	\$100	<b>20% AD</b>
CT MRI PET	\$350	\$350 AD	20% AD	\$350 AD	\$350 AD	30% AD	35% AD	0% AD	0% AD	\$350 AD	\$350 AD	<b>\$400 AD</b>	35% AD	\$750	<b>20% AD</b>
Inpatient Hospital	30%	30% AD	20% AD	35% AD	35% AD	30% AD	35% AD	0% AD	0% AD	35% AD	35% AD	35% AD	35% AD	40% AD	<b>20% AD</b>
Kaiser Permanente at Home™ program	0%	0%	Not Covered	0%	0%	Not Covered	0%	0% AD	Not Covered	0%	0%	0%	0% AD	0%	<b>20% AD</b>
Emergency Department	\$350	\$350 AD	20% AD	\$350 AD	\$350 AD	30% AD	35% AD	0% AD	0% AD	\$350 AD	\$350 AD	<b>\$400 AD</b>	35% AD	<b>\$750 AD</b>	<b>20% AD</b>
Ambulance/Emergency Transport	30%	30% AD	20% AD	35% AD	35% AD	30% AD	35% AD	0% AD	0% AD	35% AD	35% AD	35% AD	35% AD	40% AD	<b>20% AD</b>
DME	30%	30% AD	20% AD	35% AD	35% AD	30% AD	35% AD	0% AD	0% AD	35% AD	35% AD	35% AD	35% AD	40% AD	<b>20% AD</b>
Generic Rx	\$10	\$10	\$10	\$25	\$25	\$15	<b>\$30</b>	0% AD	\$25	\$25	\$25	<b>\$30</b>	<b>\$20 AD</b>	\$25	<b>\$20 AD</b>
Preferred Brand Rx	\$40	<b>\$50</b>	\$30	\$65	<b>\$75</b>	\$60	50% AD	0% AD	0% AD	\$65	<b>\$75</b>	<b>\$75</b>	<b>\$65 AD</b>	\$100	<b>20% AD</b>
Non-Preferred Brand Rx	50%	50%	50%	50% AD	50% AD	50%	50% AD	0% AD	0% AD	50% AD	50% AD	50% AD	50% AD	50% AD	<b>50% AD</b>
Specialty Rx	50%	50%	50%	50% AD	50% AD	50%	50% AD	0% AD	0% AD	50% AD	50% AD	50% AD	50% AD	50% AD	<b>50% AD</b>
Skilled Nursing Facility	30%	30% AD	20% AD	35% AD	35% AD	30% AD	35% AD	0% AD	0% AD	35% AD	35% AD	35% AD	35% AD	40% AD	<b>20% AD</b>
Adult Vision Exam	\$15	\$20	Not Covered	\$35	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	\$35	Not Covered	Not Covered	Not Covered	\$35	<b>Not Covered</b>

\* First 3 visits at \$5 cost share in compliance with SB 1529

AD = After Deductible

**Plan Changes in Bold-Blue**

**Kaiser Foundation Health Plan of the Northwest  
State of Oregon - 2026 Individual Medical Plans Rate Filing  
Part III – Rate Filing Documentation and Actuarial Memorandum**

**Exhibit AM16  
Additional Filing Information**

<b>Scenario</b>	<b>Impact to KFHP</b>
End of Medicaid Expansion	No impact as eligible members will move to OR BHP.
End of BHP	Silver loading needs to be increased to about 1.12.
Termination of OR Reinsurance Program	We will need to add \$46 PMPM back to claims and the impact is about 6% on rates.

**Kaiser Foundation Health Plan of the Northwest  
State of Oregon - 2026 Individual Medical Plans Rate Filing**

**Exhibit 1  
Development of Rate Change**

Experience Period (from January 2024 to December 2024)\*  
Rating Period (from January 2026 to December 2026)

	<b>Experience:</b>	<b>Total</b>	<b>PMPM</b>	<b>% of Revenue</b>
( A )	Experience Period Member Months	397,212		
( B )	Expected Member Months in the Rating Period	240,184		
( C )	Experience Period Premium	\$233,233,627	\$587.18	100.0%
( D )	Experience Period Completed Incurred Claims	\$188,592,675	\$474.79	80.9%
( E )	Experience Period Allowed Claims	\$235,671,747	\$593.31	
( F )	IBNR	\$5,188,749	\$13.06	
( G )	Experience Period Completed Allowed Claims	\$240,860,496	\$606.38	
( H )	Experience Period Medical Loss Ratio	80.86%		

	<b>Claims development:</b>	<b>Total</b>	<b>PMPM</b>
	Experience Period Completed Allowd Claims ( G )	\$240,860,496	\$606.38
( I )	Morbidity Adjustment	1.040	\$24.26
( J )	Removal of Experience Period Non-EHB	0.995	-\$3.29
( K )	Network Adjustment	1.000	\$0.00
( L )	Utilization Adjustments	1.003	\$1.88
( M )	Market Average Rate Adjustment	1.000	\$0.00
( N )	Demographic Adjustments	1.005	\$3.15
( O )	Pricing Trend	6.00%	
( P )	Months of Trend	24	
( Q )	Trend Factor	1.124	\$78.16
( R )	Additional EHB	1.000	\$0.00
( S )	Net Reinsurance Recoveries: State	0.935	-\$46.24
( T )	Reinsurance Recoveries: Federal	N/A	
( U )	Net Risk Adjustment Credit/Debit	1.170	\$113.18
( V )	Exchange User Fees	1.026	\$19.86
( W )	Inclusion of Projection Period Non-EHB	1.030	\$3.13
( X )	Pricing AV	0.769	-\$186.96
( Y )	<b>Projected Incurred Claims</b>	<b>\$147,354,241</b>	<b>\$613.51</b>

	<b>Admin Development (See Exhibit 5)</b>	<b>Total</b>	<b>PMPM</b>	<b>% of Revenue</b>
( Z )	Administrative Expenses	\$13,728,011	\$57.16	8.1%
( AA )	Commissions	\$1,656,480	\$6.90	1.0%
( AB )	Taxes and Fees	\$3,516,411	\$14.64	2.1%
( AC )	<b>Total Administrative Costs**</b>	<b>\$18,900,903</b>	<b>\$78.69</b>	<b>11.1%</b>

	<b>Premium development</b>	<b>Total</b>	<b>PMPM</b>
( AD )	Experience Period Premium ( C )	\$233,233,627	\$587.18
( AE )	Adjustments for Approved Rate Changes	1.067	
( AF )	<b>Adjusted Earned Premium***</b>	<b>\$248,765,013</b>	<b>\$626.28</b>

	<b>Proposed Base Rate Development:</b>	<b>Total</b>	<b>PMPM</b>	<b>% of Revenue</b>
( AG )	Projected Incurred Claims	\$147,354,241	\$613.51	86.9%
( AH )	Total Administrative Costs	\$18,900,903	\$78.69	11.1%
( AI )	Margin	\$3,392,910	\$14.13	2.0%
( AJ )	Required Revenue	\$169,648,055	\$706.33	100.0%
( AK )	<b>Requested Base Rate</b>	<b>\$169,648,055</b>	<b>\$706.33</b>	
( AL )	<b>Requested Rate Increase</b>	<b>12.93%</b>		
	<b>Federal MLR Calculation</b>	<b>84.69%</b>		

Notes:

\* Experience period should be the most recent year of data.

Grandfathered and non-grandfathered experience may not be pooled together.

\*\* Administrative costs must tie to Exhibit 6.

\*\*\* Premium should be adjusted to current rates.



**Kaiser Foundation Health Plan of the Northwest  
State of Oregon - 2026 Individual Medical Plans Rate Filing  
Part III – Rate Filing Documentation and Actuarial Memorandum**

**Exhibit 2 / Exhibit AM15a  
Covered Benefit and Plan Design Changes**

Covered Benefit Level Changes

No Changes

Member Cost-Sharing Changes

Please see the next page.

Elimination of Plans

KP OR Silver 750/35, KP OR Bronze 9100/75

Implementation of New Plan Designs

KP OR Gold HSA 2100

Provider Network Changes

No Changes

New Utilization or Prior Authorization Programs

No Changes

Changes to Eligibility Requirements

No Changes

Changes to Exclusions

No Changes

Any other changes that impact cost or coverage

No Changes

Changes Due to Healthcare Reform

All plans, cost sharing changes have been implemented to maintain metal tier requirements under the 2026 Federal AV calculator.

Terminated plans included in the URRT Worksheet II

KP OR Silver 750/35, KP OR Bronze 9100/75

**Kaiser Foundation Health Plan of the Northwest  
State of Oregon - 2026 Individual Medical Plans Rate Filing  
Part III – Rate Filing Documentation and Actuarial Memorandum**

**Exhibit 2 / Exhibit AM15b  
Plan Design Cost Sharing Changes Matrix**

HIOS ID	71287OR0420001	71287OR0420005	71287OR0420002	71287OR0420011	71287OR0420012	71287OR0420003	71287OR0420014	71287OR0420016	71287OR0420004	71287OR0420019	71287OR0420021	71287OR0420020	71287OR0420013	71287OR0420023	71287OR0420026
2025 Plan Name	KP OR Gold 0	KP OR Gold 1750	KP Oregon Standard Gold Plan	KP OR Silver 3000	KP OR Silver 4000	KP Oregon Standard Silver Plan	KP OR Bronze 6000	KP OR Bronze HSA 7100	KP Oregon Standard Bronze Plan	KP OR Silver 3000 X	KP OR Silver 4000 X	KP OR Silver 5000	KP OR Silver HSA 3300	KP OR Silver 750	N/A
2026 Plan Name	KP OR Gold 0	KP OR Gold 1750	KP Oregon Standard Gold Plan	KP OR Silver 3000	KP OR Silver 4000	KP Oregon Standard Silver Plan	KP OR Bronze 6000	KP OR Bronze HSA 7100	KP Oregon Standard Bronze Plan	KP OR Silver 3000 X	KP OR Silver 4000 X	KP OR Silver 5500	KP OR Silver HSA 3600	KP OR Silver 1000	<b>KP OR Gold HSA 2100</b>
Deductible	\$0	\$1,750	<b>\$1,800</b>	\$3,000	\$4,000	<b>\$6,100</b>	\$6,000	\$7,100	\$9,200	\$3,000	\$4,000	<b>\$5,500</b>	<b>\$3,600</b>	<b>\$1,000</b>	<b>\$2,100</b>
OOPMax	\$8,200	\$8,500	<b>\$8,150</b>	<b>\$8,600</b>	<b>\$8,600</b>	\$9,200	\$8,900	\$7,100	\$9,200	<b>\$8,600</b>	<b>\$8,600</b>	<b>\$9,800</b>	<b>\$7,900</b>	<b>\$9,700</b>	<b>\$6,200</b>
Primary Care OV	\$15	\$20	\$20*	\$35	\$40	\$40*	\$50	0% AD	\$50*	\$35	\$40	\$40*	35% AD*	\$35*	<b>20% AD*</b>
Urgent Care	\$40	\$40	\$60	\$60	\$60	\$70	35% AD	0% AD	0% AD	\$65	\$65	\$70	35% AD	\$65	<b>20% AD</b>
Specialty OV	\$50	\$50	\$40	<b>\$65</b>	\$70	<b>\$100</b>	<b>\$125</b>	0% AD	0% AD	<b>\$65</b>	\$70	\$65	35% AD	<b>\$65</b>	<b>20% AD</b>
Therapies: OT, ST, PT	\$50	\$50	\$20	<b>\$65</b>	\$70	\$40	35% AD	0% AD	\$50	<b>\$65</b>	\$70	\$65	35% AD	<b>\$65</b>	<b>20% AD</b>
Outpatient Surgery	<b>\$350</b>	30% AD	20% AD	35% AD	35% AD	30% AD	35% AD	0% AD	0% AD	35% AD	35% AD	35% AD	35% AD	\$750 AD	<b>20% AD</b>
Lab	\$50	\$50	20% AD	\$60	\$60	30% AD	\$50 AD	0% AD	0% AD	\$60	\$60	\$60	35% AD	\$50	<b>20% AD</b>
X-Ray	\$50	\$50	20% AD	\$60	<b>\$60 AD</b>	30% AD	\$50 AD	0% AD	0% AD	\$60	<b>\$60 AD</b>	\$60 AD	35% AD	\$100	<b>20% AD</b>
CT MRI PET	\$350	\$350 AD	20% AD	\$350 AD	\$350 AD	30% AD	35% AD	0% AD	0% AD	\$350 AD	\$350 AD	<b>\$400 AD</b>	35% AD	\$750	<b>20% AD</b>
Inpatient Hospital	30%	30% AD	20% AD	35% AD	35% AD	30% AD	35% AD	0% AD	0% AD	35% AD	35% AD	35% AD	35% AD	40% AD	<b>20% AD</b>
Kaiser Permanente at Home™ program	0%	0%	Not Covered	0%	0%	Not Covered	0%	0% AD	Not Covered	0%	0%	0%	0% AD	0%	<b>20% AD</b>
Emergency Department	\$350	\$350 AD	20% AD	\$350 AD	\$350 AD	30% AD	35% AD	0% AD	0% AD	\$350 AD	\$350 AD	<b>\$400 AD</b>	35% AD	<b>\$750 AD</b>	<b>20% AD</b>
Ambulance/Emergency Transport	30%	30% AD	20% AD	35% AD	35% AD	30% AD	35% AD	0% AD	0% AD	35% AD	35% AD	35% AD	35% AD	40% AD	<b>20% AD</b>
DME	30%	30% AD	20% AD	35% AD	35% AD	30% AD	35% AD	0% AD	0% AD	35% AD	35% AD	35% AD	35% AD	40% AD	<b>20% AD</b>
Generic Rx	\$10	\$10	\$10	\$25	\$25	\$15	<b>\$30</b>	0% AD	\$25	\$25	\$25	<b>\$30</b>	<b>\$20 AD</b>	\$25	<b>\$20 AD</b>
Preferred Brand Rx	\$40	<b>\$50</b>	\$30	\$65	<b>\$75</b>	\$60	50% AD	0% AD	0% AD	\$65	<b>\$75</b>	<b>\$75</b>	<b>\$65 AD</b>	\$100	<b>20% AD</b>
Non-Preferred Brand Rx	50%	50%	50%	50% AD	50% AD	50%	50% AD	0% AD	0% AD	50% AD	50% AD	50% AD	50% AD	50% AD	<b>50% AD</b>
Specialty Rx	50%	50%	50%	50% AD	50% AD	50%	50% AD	0% AD	0% AD	50% AD	50% AD	50% AD	50% AD	50% AD	<b>50% AD</b>
Skilled Nursing Facility	30%	30% AD	20% AD	35% AD	35% AD	30% AD	35% AD	0% AD	0% AD	35% AD	35% AD	35% AD	35% AD	40% AD	<b>20% AD</b>
Adult Vision Exam	\$15	\$20	Not Covered	\$35	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	\$35	Not Covered	Not Covered	Not Covered	\$35	<b>Not Covered</b>

\* First 3 visits at \$5 cost share in compliance with SB 1529

AD = After Deductible

**Plan Changes in Bold-Blue**

**Kaiser Foundation Health Plan of the Northwest  
State of Oregon - 2026 Individual Medical Plans Rate Filing**

**Exhibit 3  
Average Annual Rate Change**

2026 Rate Effective Date	Requested Annual Rate Change From Last Effective Date	Minimum Rate Change	Maximum Rate Change	Renewing Members
<b>Total</b>	12.93%	6.55%	18.85%	33,313

**Distribution of rate changes (across all effective dates)**

Rate increase	Distribution	Members
< 6%	0%	-
6% to 7%	1.90%	633
7% to 8%	1.61%	537
8% to 9%	9.89%	3,296
9% to 10%	16.18%	5,389
10% to 11%	8.05%	2,683
11% to 12%	1.15%	382
12% to 13%	19.81%	6,600
13% to 14%	1.60%	533
14% to 15%	0.00%	-
15% to 16%	5.71%	1,902
16% to 17%	32.56%	10,846
> 17%	1.54%	512

**Estimate of Contributing Factors in Rate Request**

Contributing Factors	Magnitude of Impact
Claims Experience	6.6%
Change in Trend	2.6%
Change in Demographics	-0.2%
Change in Morbidity	4.0%
Change in Risk Adjustment	1.2%
Change in OR Reinsurance	-0.7%
Changes in Admin, Taxes and Fees	-1.1%
Change in Margin	0.8%
Other	-0.2%
<b>Total</b>	<b>12.93%</b>

**Kaiser Foundation Health Plan of the Northwest  
State of Oregon - 2026 Individual Medical Plans Rate Filing**

**Exhibit 4  
Trend Information and Projection**

Member YYYYMM	Months	Experience (pmpm)					Average Plan Factors		Normalization of Allowed		
		Premium	Net Med Cost <sup>1</sup>	Allowed	Net Admin	UW Margin	Demo Factor	Util. Factor	Demo Factor	Utilization	Comb.
202201	40,216	\$515.18	\$389.17	\$497.61	\$32.90	\$93.10	1.6787	0.8599	\$296.42	\$578.68	\$344.72
202202	40,659	\$514.49	\$376.07	\$489.52	\$30.51	\$107.90	1.6720	0.8603	\$292.78	\$569.01	\$340.32
202203	40,059	\$524.02	\$339.18	\$461.05	\$32.87	\$151.97	1.6719	0.8603	\$275.76	\$535.91	\$320.54
202204	39,293	\$512.71	\$382.74	\$495.24	\$33.20	\$96.77	1.6727	0.8606	\$296.07	\$575.49	\$344.04
202205	38,977	\$518.75	\$396.00	\$505.12	\$33.05	\$89.70	1.6714	0.8606	\$302.21	\$586.91	\$351.14
202206	38,452	\$513.20	\$354.09	\$465.69	\$34.41	\$124.70	1.6702	0.8608	\$278.82	\$541.00	\$323.91
202207	38,074	\$526.99	\$389.97	\$489.47	\$34.23	\$102.80	1.6672	0.8608	\$293.59	\$568.61	\$341.06
202208	37,548	\$508.52	\$374.39	\$472.66	\$34.79	\$99.33	1.6631	0.8608	\$284.20	\$549.10	\$330.16
202209	37,142	\$515.18	\$365.65	\$468.30	\$35.27	\$114.25	1.6608	0.8609	\$281.98	\$543.99	\$327.55
202210	36,766	\$510.84	\$393.83	\$499.28	\$34.36	\$82.65	1.6589	0.8610	\$300.96	\$579.87	\$349.54
202211	36,303	\$513.33	\$387.32	\$495.17	\$34.27	\$91.75	1.6594	0.8612	\$298.40	\$574.99	\$346.50
202212	35,452	\$511.01	\$377.85	\$473.16	\$56.05	\$77.11	1.6604	0.8613	\$284.97	\$549.37	\$330.87
202301	36,947	\$548.24	\$392.12	\$518.42	\$37.27	\$118.85	1.6998	0.7763	\$305.00	\$667.82	\$392.88
202302	37,215	\$535.29	\$354.85	\$481.83	\$35.56	\$144.87	1.6926	0.7768	\$284.67	\$620.30	\$366.48
202303	36,627	\$551.79	\$410.69	\$522.50	\$42.26	\$98.84	1.6911	0.7766	\$308.98	\$672.82	\$397.87
202304	36,048	\$549.46	\$374.32	\$526.39	\$40.12	\$135.03	1.6892	0.7763	\$311.63	\$678.11	\$401.44
202305	35,658	\$544.52	\$519.85	\$673.84	\$42.49	(\$17.82)	1.6878	0.7760	\$399.23	\$868.31	\$514.45
202306	35,267	\$543.32	\$430.67	\$572.17	\$38.58	\$74.07	1.6881	0.7761	\$338.94	\$737.26	\$436.73
202307	35,076	\$545.60	\$433.86	\$550.39	\$40.70	\$71.04	1.6824	0.7758	\$327.14	\$709.41	\$421.66
202308	34,829	\$540.55	\$448.50	\$569.05	\$41.59	\$50.46	1.6790	0.7761	\$338.93	\$733.25	\$436.73
202309	34,512	\$541.77	\$436.92	\$557.55	\$38.93	\$65.92	1.6778	0.7761	\$332.31	\$718.40	\$428.18
202310	34,240	\$541.73	\$533.15	\$663.07	\$42.01	(\$33.43)	1.6751	0.7761	\$395.84	\$854.34	\$510.03
202311	33,920	\$544.12	\$494.36	\$625.86	\$45.68	\$4.07	1.6729	0.7761	\$374.12	\$806.40	\$482.03
202312	33,405	\$543.03	\$472.56	\$562.36	\$60.50	\$9.97	1.6723	0.7760	\$336.27	\$724.67	\$433.33
202401	34,882	\$590.20	\$571.09	\$749.27	\$43.04	(\$23.94)	1.7086	0.7824	\$438.54	\$957.65	\$560.50
202402	35,299	\$579.84	\$356.75	\$528.02	\$30.04	\$193.06	1.6985	0.7827	\$310.88	\$674.63	\$397.19
202403	34,921	\$514.00	\$468.16	\$620.33	\$28.97	\$16.87	1.6975	0.7835	\$365.44	\$791.79	\$466.45
202404	34,832	\$609.69	\$454.78	\$592.82	\$31.64	\$123.27	1.6932	0.7839	\$350.11	\$756.25	\$446.64
202405	32,964	\$634.80	\$494.37	\$650.30	\$43.05	\$97.38	1.7020	0.7832	\$382.08	\$830.32	\$487.85
202406	32,708	\$577.57	\$432.93	\$554.53	\$40.75	\$103.89	1.6988	0.7833	\$326.43	\$707.91	\$416.72
202407	32,590	\$607.07	\$479.08	\$596.83	\$36.05	\$91.94	1.6935	0.7833	\$352.41	\$761.98	\$449.93
202408	32,467	\$589.59	\$476.41	\$552.74	\$77.51	\$35.67	1.6894	0.7833	\$327.17	\$705.65	\$417.68
202409	32,143	\$576.99	\$489.21	\$595.57	\$43.83	\$43.95	1.6880	0.7829	\$352.82	\$760.72	\$450.66
202410	31,854	\$615.72	\$514.45	\$632.77	\$38.80	\$62.48	1.6854	0.7826	\$375.45	\$808.56	\$479.76
202411	31,468	\$582.16	\$459.83	\$593.34	\$39.12	\$83.21	1.6835	0.7822	\$352.45	\$758.54	\$450.58
202412	31,084	\$571.68	\$507.33	\$605.87	\$52.85	\$11.50	1.6817	0.7820	\$360.27	\$774.72	\$460.67

<sup>1</sup> Does not include any adjustments for reinsurance, risk adjustment, or risk corridors.

**Rolling 12 Month Analysis -**

End Month	Prior to Normalization			Normalized Allowed		
	Paid	Allowed	Net Admin	Demo	Utilization	Comb.
202312	16.8%	17.2%	18.9%	16.0%	29.9%	28.7%
202401	20.8%	20.8%	19.1%	19.6%	32.6%	31.3%
202402	21.5%	21.8%	16.4%	20.7%	32.5%	31.4%
202403	20.9%	22.2%	10.9%	21.3%	31.6%	30.6%
202404	22.9%	22.8%	7.3%	21.9%	30.9%	30.0%
202405	19.2%	19.1%	5.1%	18.2%	25.5%	24.7%
202406	17.4%	16.8%	4.6%	16.0%	22.0%	21.2%
202407	17.3%	16.4%	2.2%	15.7%	20.4%	19.7%
202408	16.1%	14.4%	7.9%	13.7%	17.3%	16.6%
202409	15.5%	13.4%	8.1%	12.8%	15.3%	14.7%
202410	12.0%	10.2%	5.7%	9.6%	11.0%	10.4%
202411	9.1%	7.6%	2.1%	7.0%	7.5%	6.9%
202412	7.8%	6.8%	-0.3%	6.2%	5.9%	5.3%
Ave. excl. hi and lo	16.7%	16.1%	8.3%	15.3%	21.7%	20.9%
	16.9%	16.3%	8.2%	15.4%	22.0%	21.2%

**Individual Experience Cost Trend**

**21.2%**

**Trend Methodology**

The future trend numbers are based on actuarial judgment considering a mixture of expected industry trends, future fixed costs, and expected internalization of services. As an integrated health care provider, a large portion of Kaiser's expenses are the fixed costs associated with providing medical care through our centers. Therefore, the projected cost that is included in our total revenue requirement is largely based on budgeting. For traditional carriers, projected claims trends are developed to project expected costs. However, given Kaiser's fixed cost structure, Kaiser's projected claims trends fall out of the development of projected budgeted costs.

The benefit factors used to develop allowed claims are updated on an annual basis therefore slight variations may be seen when comparing years.

The medical and admin trends we chose to use are consistent with this, combined with recent experience.

The admin component includes a number of taxes and fees associated with policies that began 1/1/2014. The admin trend is expected to stabilize over time.

KFHP has assumed that ACA coverage expansion will not provide a savings of "bad debt" on an allowed basis and thus there are no savings reflected in the trend development.

For recent experience, we reviewed our rolling 12-month trends for normalized net medical costs and net administrative expenses. The trend amounts chosen for the projections are then selected based on the historical averages as well as taking into account any apparent outliers and reasonableness.

The allowed medical costs have been normalized for the demographic profile of the population covered and the utilization dampening that occurs in consumer behavior from member cost sharing. A weighted average of the demographic and utilization copay effect factors from the covered population were calculated. The allowed medical costs from the experience period were then adjusted by the weighted averages to provide normalized allowed medical costs for the trend analysis.

The trend factors we will use are:

Net Medical Trend: 6.0%  
Admin Trend: 3.0%

**Kaiser Foundation Health Plan of the Northwest  
State of Oregon - 2026 Individual Medical Plans Rate Filing**

**Exhibit 5  
Historical Expenses and Premium Retention**

Expenses	2019	2020	2021	2022	2023	2024	Fixed or	2025		Fixed or	Current Filing period	
	PMPM	PMPM	PMPM	PMPM	PMPM	PMPM	Variable	PMPM	% of Premium	Variable	PMPM	% of Premium
Salaries, Wages, Employment Taxes & Other Benefits	\$47.54	\$38.49	\$44.18	\$45.12	\$46.12	\$49.50	Variable	\$49.05	7.83%	Variable	\$48.80	6.91%
Cost Depreciation: equipment, software, furniture, etc.	\$0.10	\$0.07	\$0.09	\$0.01	\$0.09	\$0.10	Variable	\$0.01	0.00%	Variable	\$0.03	0.00%
Rent (Occupancy)	\$1.93	\$4.39	\$2.64	\$2.52	\$2.75	\$2.95	Variable	\$2.74	0.44%	Variable	\$2.14	0.30%
Marketing & Advertising	\$3.21	\$2.50	\$2.99	\$2.76	\$3.12	\$3.35	Variable	\$3.00	0.48%	Variable	\$2.85	0.40%
General Office Expenses: sundries, supplies, telephone, printing, postage, etc.	\$0.76	\$0.52	\$0.50	\$0.16	\$0.52	\$0.56	Variable	\$0.18	0.03%	Variable	\$0.14	0.02%
Third Party Administration Expenses or Fees or Other Group Service Expense or Fees	\$1.01	\$0.90	\$1.07	\$0.55	\$1.11	\$1.19	Variable	\$0.60	0.10%	Variable	\$0.85	0.12%
Legal Fees and Expenses & Other Professional or Consulting Fees	\$0.62	\$0.67	\$0.83	\$1.23	\$0.87	\$0.94	Variable	\$1.34	0.21%	Variable	\$2.29	0.32%
Traveling Expenses	\$0.16	\$0.06	\$0.06	\$0.02	\$0.07	\$0.07	Variable	\$0.02	0.00%	Variable	\$0.05	0.01%
<b>Total Expenses Incurred</b>	<b>\$55.33</b>	<b>\$47.62</b>	<b>\$52.36</b>	<b>\$52.36</b>	<b>\$54.66</b>	<b>\$58.67</b>	<b>Variable</b>	<b>\$56.93</b>	<b>9.09%</b>	<b>Variable</b>	<b>\$57.16</b>	<b>8.09%</b>

  

Premium Retention	2019	2020	2021	2022	2023	2024	Fixed or	2025		Fixed or	Current Filing period	
	PMPM	PMPM	PMPM	PMPM	PMPM	PMPM	Variable	PMPM	% of Premium	Variable	PMPM	% of Premium
Expenses (from above table)	\$55.33	\$47.62	\$52.36	\$52.36	\$54.66	\$58.67	Variable	\$56.93	9.09%	Variable	\$57.16	8.09%
Commissions	\$5.50	\$4.56	\$4.14	\$5.96	\$6.21	\$4.95	Variable	\$6.62	1.06%	Variable	\$6.90	0.98%
Vendor Fees	\$0.00	\$4.39	\$0.00	\$0.00	\$0.00	\$0.00	Variable	\$0.00	0.00%	Variable	\$14.13	2.00%
Insurer Fee	\$0.00	\$4.39	\$0.00	\$0.00	\$0.00	\$0.00	Variable	\$0.00	0.00%	Variable	\$0.00	0.00%
Risk Adjustment Program Fee	\$0.16	\$0.19	\$0.25	\$0.22	\$0.22	\$0.21	Fixed	\$0.18	0.03%	Fixed	\$0.20	0.03%
High Cost Risk Pooling Asmnt	0	0	\$1.75	\$2.27	\$1.97	\$2.15	Variable	\$2.62	0.42%	Variable	\$2.54	0.36%
Oregon Supplemental Reinsurance program fee	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	Fixed	\$0.00	0.00%	Fixed	\$0.00	0.00%
HCR - Funding of Patient-Centered Outcomes Research Fee	\$0.17	\$0.29	\$0.23	\$0.25	\$0.26	\$0.26	Fixed	\$0.30	0.05%	Fixed	\$0.31	0.04%
Oregon Premium Tax	\$7.22	\$9.84	\$9.71	\$10.88	\$10.93	\$11.94	Variable	\$12.52	2.00%	Variable	\$14.13	2.00%
Oregon Exchange Fee	\$16.46	\$12.28	\$13.63	\$14.92	\$15.86	\$17.50	Variable	\$14.22	2.27%	Variable	\$19.86	2.81%
Profit/Margin								\$7.51	1.20%		\$14.13	2.00%
<b>Total Premium Retention</b>	<b>\$84.83</b>	<b>\$79.17</b>	<b>\$83.02</b>	<b>\$86.87</b>	<b>\$90.11</b>	<b>\$95.68</b>	<b>Variable</b>	<b>\$100.90</b>	<b>16.12%</b>	<b>Variable</b>	<b>\$129.35</b>	<b>18.31%</b>

**Note**

The Federal reinsurance fee and risk adjustment program fee are included in claims in the summary exhibit and development of admin exhibit which is different than the exhibit above. The commissions shown are specific to the individual line of business.

Administrative expenses for years prior to 2017 are from our annual statement which categorizes some medical management expenses differently than the rate filing.

**Allocation of Admin Expenses**

Some of the expenses (rent, travel expense, cost depreciation, etc) are according to the annual statement while line specific expenses such as commissions, federal reinsurance, PCORI, ect are allocated directly to the individual line of business.

**Description of Retention**

Retention means the amount to be retained by the insurer to cover all of the insurers non-claims costs including expected contribution to surplus.

**Kaiser Foundation Health Plan of the Northwest  
State of Oregon - 2026 Individual Medical Plans Rate Filing**

**Exhibit 6  
Plan Relativities**

Plan	Issuer Plan Identification Number	Marketing Name	Metal Level	Form Number	Federal Actuarial Value	Actuarial Value Calculator Used	Previous Filing Plan Relativity	Plan Relativity	% change in plan relativity	Identify quarter and year	Benefit Substitution(s)	Inside or Outside Exchange	Geographic Areas Offered	Pediatric Dental Embedded
Plan 1	71287OR0420001	KP OR Gold 0	Gold	EOIDTRAD0126	81.88%	Yes	0.858	0.854	-0.45%	2026 Q1	No	Both	1,2,3,5,6	No
Plan 2	71287OR0420005	KP OR Gold 1750	Gold	EOIDDED0126	78.99%	Yes	0.815	0.814	-0.05%	2026 Q1	No	Both	1,2,3,5,6	No
Plan 3	71287OR0420002	KP Oregon Standard Gold Plan	Gold	EOIDDEDSTD0126	81.99%	Yes	0.854	0.842	-1.42%	2026 Q1	No	Both	1,2,3,5,6	No
Plan 4	71287OR0420011	KP OR Silver 3000	Silver	EOIDDED0126	71.81%	Yes	0.789	0.791	0.26%	2026 Q1	No	Both	1,2,3,5,6	No
Plan 5	71287OR0420012	KP OR Silver 4000	Silver	EOIDDED0126	70.05%	Yes	0.739	0.781	5.63%	2026 Q1	No	Both	1,2,3,5,6	No
Plan 6	71287OR0420003	KP Oregon Standard Silver Plan	Silver	EOIDDEDSTD0126	71.90%	Yes	0.767	0.769	0.28%	2026 Q1	No	Both	1,2,3,5,6	No
Plan 7	71287OR0420014	KP OR Bronze 6000	Bronze	EOIDDED0126	64.74%	Yes	0.702	0.701	-0.15%	2026 Q1	No	Both	1,2,3,5,6	No
Plan 8	71287OR0420016	KP OR Bronze HSA 7100	Bronze	EOIDHDHP0126	64.97%	Yes	0.702	0.702	0.00%	2026 Q1	No	Both	1,2,3,5,6	No
Plan 9	71287OR0420004	KP Oregon Standard Bronze Plan	Bronze	EOIDDEDSTD0126	64.68%	Yes	0.692	0.692	0.00%	2026 Q1	No	Both	1,2,3,5,6	No
Plan 10	71287OR0420019	KP OR Silver 3000 X	Silver	EOIDDED0126	71.81%	Yes	0.789	0.785	-0.59%	2026 Q1	No	Outside	1,2,3,5,6	No
Plan 11	71287OR0420021	KP OR Silver 4000 X	Silver	EOIDDED0126	70.05%	Yes	0.739	0.774	4.72%	2026 Q1	No	Outside	1,2,3,5,6	No
Plan 12	71287OR0420020	KP OR Silver 5500	Silver	EOIDDED0126	68.27%	Yes	0.764	0.753	-1.38%	2026 Q1	No	Outside	1,2,3,5,6	No
Plan 13	71287OR0420013	KP OR Silver HSA 3600	Silver	EOIDHDHP0126	69.26%	Yes	0.744	0.727	-2.28%	2026 Q1	No	Outside	1,2,3,5,6	No
Plan 14	71287OR0420023	KP OR Silver 1000	Silver	EOIDDED0126	71.98%	Yes	0.788	0.787	-0.07%	2026 Q1	No	Outside	1,2,3,5,6	No
Plan 15	71287OR0420026	KP OR Gold HSA 2100	Gold	EOIDHDHP0126	78.01%	Yes	New	0.799	N/A	2026 Q1	No	Outside	1,2,3,5,6	No

\*All 15 plans effective for calendar year 2026, contain the Essential Health Benefits (EHBs) without substitution, and do not embed pediatric dental coverage.

**Insurer's Financial Position**  
**Kaiser Foundation Health Plan of the Northwest (KFHPNW)**  
**2026 Oregon Rate Filings**

Kaiser's strategy is focused on sustaining affordable premiums in the marketplace for our high quality health care offering. We strive to be the most affordable and highest quality offering in the market. Our focus in 2026 will be to continue to deliver on this goal. We have accomplished this without sacrificing the high quality, comprehensive care delivered to our membership each and every day.

The rate change requested in this filing is needed to keep the line of business within an acceptable range of contribution to surplus and be consistent with our long-term business strategy. It will also maintain rate stability and prevent excessive rate changes for this line of business in the future.



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SUPPLEMENT FOR THE YEAR 2024 OF THE KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST

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\\_shce\\_cautionary\\_statement.pdf](https://content.naic.org/sites/default/files/inline-files/committees_e_app_blanks_related_shce_cautionary_statement.pdf))  
REPORT FOR: 1. CORPORATION KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST 2. 500 N.E. Multnomah Street, Suite 100 Portland, OR 97232-2099

NAIC Group Code			0601		BUSINESS IN THE STATE OF		Oregon		DURING THE YEAR				2024		(LOCATION)		NAIC Company Code		95540	
			Comprehensive Health Coverage			Mini-Med Plans			Expatriate Plans		9	10	11	12	13	14	15			
			1	2	3	4	5	6	7	8										
			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			
1. Premium:																				
1.1 Health premiums earned (From Part 2, Line 1.11) .....			206,539,089	156,669,133	2,176,621,536	0	0	0	0	0	0	0	150,968,029	1,158,575,739	3,849,373,527	XXX	3,849,373,527			
1.2 Federal high risk pools .....			0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	0			
1.3 State high risk pools .....			0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	0			
1.4 Premiums earned including state and federal high risk programs (Lines 1.1 + 1.2 + 1.3) .....			206,539,089	156,669,133	2,176,621,536	0	0	0	0	0	0	0	150,968,029	1,158,575,739	3,849,373,527	XXX	3,849,373,527			
1.5 Federal taxes and federal assessments .....			5,109,779	158,541	966,150	0	0	0	0	0	0	0	11,626	0	6,246,096	0	6,246,096			
1.6 State insurance, premium and other taxes (Similar local taxes of \$ ..... ) .....			851,909	3,443,312	47,595,457	0	0	0	0	0	0	0	(47,036,928)	0	4,853,750	0	4,853,750			
1.6a Community Benefit Expenditures (informational only) .....			851,909	3,443,312	47,595,457	0	0	0	0	0	0	0	(47,036,928)	0	4,853,750	0	4,853,750			
1.7 Regulatory authority licenses and fees .....			318,235	249,927	2,556,052	0	0	0	0	0	0	0	0	0	3,124,213	0	3,124,213			
1.8 Adjusted Premiums Earned (Lines 1.4 - 1.5 - 1.6 - 1.7) .....			200,259,166	152,817,354	2,125,503,877	0	0	0	0	0	0	0	197,993,332	1,158,575,739	3,835,149,468	XXX	3,835,149,468			
1.9 Net Assumed less Ceded reinsurance premiums earned .....			0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	0			
1.10 Other Adjustments due to MLR calculations - Premiums .....			0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	0			
1.11 Risk Revenue .....			0	0	0	0	0	0	0	0	0	0	307,815,434	0	307,815,434	XXX	307,815,434			
1.12 Net adjusted premiums earned after reinsurance (Lines 1.8 + 1.9 + 1.10 + 1.11) .....			200,259,166	152,817,354	2,125,503,877	0	0	0	0	0	0	0	505,808,766	1,158,575,739	4,142,964,903	XXX	4,142,964,903			
2. Claims:																				
2.1 Incurred claims excluding prescription drugs .....			192,808,862	131,675,979	1,603,711,953	0	0	0	0	0	0	0	431,301,749	1,034,067,769	3,393,566,312	XXX	3,393,566,312			
2.2 Prescription drugs .....			22,651,718	17,663,813	239,110,180	0	0	0	0	0	0	0	75,042,545	164,082,965	518,551,221	XXX	518,551,221			
2.3 Pharmaceutical rebates .....			1,662,188	1,243,213	16,798,691	0	0	0	0	0	0	0	4,584,435	24,144,948	48,433,473	XXX	48,433,473			
2.4 State stop loss, market stabilization and claim/census based assessments (informational only) .....			0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	0			
3. Incurred medical incentive pools and bonuses .....			0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	0			
4. Deductible Fraud and Abuse Detection/Recovery Expenses (for MLR use only) .....			9,698	7,307	81,715	0	0	0	0	0	0	0	12,569	42,478	153,767	0	153,767			
5. 5.0 Total Incurred Claims (Lines 2.1 + 2.2 - 2.3 + 3) (From Part 2, Line 2.15) .....			213,798,393	148,096,578	1,826,023,442	0	0	0	0	0	0	0	501,759,859	1,174,005,787	3,863,684,059	XXX	3,863,684,059			
5.1 Net Assumed less Ceded reinsurance claims incurred .....			(15,363,461)	0	0	0	0	0	0	0	0	0	0	0	(15,363,461)	XXX	(15,363,461)			
5.2 Other Adjustments due to MLR calculations - Claims .....			0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	0			
5.3 Rebates paid .....			0	0	0	0	0	0	0	0	0	XXX	XXX	0	0	XXX	0			
5.4 Estimated rebates unpaid prior year .....			0	0	479,655	0	0	0	0	0	0	XXX	XXX	0	479,655	XXX	479,655			
5.5 Estimated rebates unpaid current year .....			0	0	0	0	0	0	0	0	0	XXX	XXX	0	0	XXX	0			
5.6 Fee for service and co-pay revenue .....			0	0	0	0	0	0	0	0	0	0	45,021,959	0	45,021,959	XXX	45,021,959			
5.7 Net incurred claims after reinsurance (Lines 5.0 + 5.1 + 5.2 + 5.3 - 5.4 + 5.5 - 5.6) .....			198,434,932	148,096,578	1,825,543,787	0	0	0	0	0	0	0	456,737,900	1,174,005,787	3,802,818,983	XXX	3,802,818,983			
6. Improving Health Care Quality Expenses Incurred:																				
6.1 Improve health outcomes .....			247,776	208,354	2,496,926	0	0	0	0	0	0	0	777,047	2,968,336	6,698,440	0	6,698,440			
6.2 Activities to prevent hospital readmissions .....			481,320	512,444	4,468,873	0	0	0	0	0	0	0	1,686,432	2,327,452	9,476,520	0	9,476,520			
6.3 Improve patient safety and reduce medical errors .....			136,078	149,764	1,246,124	0	0	0	0	0	0	0	488,139	657,989	2,678,095	0	2,678,095			
6.4 Wellness and health promotion activities .....			254,839	256,150	2,419,820	0	0	0	0	0	0	0	857,657	1,413,839	5,202,304	0	5,202,304			
6.5 Health Information Technology expenses related to health improvement.....			6,576	8,694	55,063	0	0	0	0	0	0	0	26,974	14,156	111,463	0	111,463			
6.6 Total of Defined Expenses Incurred for Improving Health Care Quality (Lines 6.1+6.2+6.3+6.4+6.5) .....			1,126,589	1,135,407	10,686,806	0	0	0	0	0	0	0	3,836,250	7,381,771	24,166,822	0	24,166,822			
7. Preliminary Medical Loss Ratio: MLR ((Lines 4 + 5.0 + 6.6 - Footnote 2.0)/Line 1.8 .....			1.073	0.977	0.864	0.000	0.000	0.000	0.000	0.000	0.000	XXX	XXX	1.020	XXX	XXX	XXX			
8. Claims Adjustment Expenses:																				
8.1 Cost containment expenses not included in quality of care expenses in Line 6.6 .....			848,526	665,608	8,156,914	0	0	0	0	0	0	0	1,883,909	5,140,797	16,695,755	0	16,695,755			
8.2 All other claims adjustment expenses.....			2,606,220	1,963,825	21,961,040	0	0	0	0	0	0	0	3,768,260	11,415,998	41,715,343	0	41,715,343			
8.3 Total claims adjustment expenses (Lines 8.1 + 8.2) .....			3,454,746	2,629,433	30,117,954	0	0	0	0	0	0	0	5,652,169	16,556,795	58,411,098	0	58,411,098			
9. Claims Adjustment Expense Ratio (Line 8.3/Line 1.8) .....			0.017	0.017	0.014	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.029	0.014	XXX	XXX	XXX			

216-1 OR



SUPPLEMENT FOR THE YEAR 2024 OF THE KAISER FOUNDATION HEALTH PLAN OF THE NORTHWEST

SUPPLEMENTAL HEALTH CARE EXHIBIT - PART 1 (Continued)

		Business Subject to MLR								10	11	12 Medicare Advantage Part C and Medicare Part D Stand-Alone Subject to ACA	13	14	15	
		Comprehensive Health Coverage			Mini-Med Plans		Expatriate Plans		9							
		1  Individual	2 Small Group Employer	3 Large Group Employer	4  Individual	5 Small Group Employer	6 Large Group Employer	7  Small Group								8  Large Group
10.	General and Administrative (G&A) Expenses:															
	10.1 Direct sales salaries and benefits .....	730,200	1,244,348	7,428,594	0	0	0	0	0	0	0	1,006,085	2,444,268	12,853,495	0	12,853,495
	10.2 Agents and brokers fees and commissions.....	2,413,729	5,218,510	10,262,834	0	0	0	0	0	0	0	1,460,086	1,666,873	21,022,034	0	21,022,034
	10.3 Other taxes (excluding taxes on Lines 1.5 through 1.7 and Line 14 below).....	4,189,076	3,851,781	45,511,938	0	0	0	0	0	0	0	1,679,320	2,288,416	57,520,530	0	57,520,530
	10.4 Other general and administrative expenses.....	4,659,358	6,097,397	39,174,537	0	0	0	0	0	0	0	17,108,748	11,193,134	78,233,173	0	78,233,173
	10.4a Community Benefit Expenditures (informational only) .....	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	10.5 Total general and administrative (Lines 10.1 +10.2 + 10.3 + 10.4)	11,992,363	16,412,036	102,377,903	0	0	0	0	0	0	0	21,254,239	17,592,691	169,629,232	0	169,629,232
11.	Underwriting Gain/(Loss) (Lines 1.12 - 5.7 - 6.6 - 8.3 - 10.5)	(14,749,464)	(15,456,101)	156,777,427	0	0	0	0	0	0	0	18,328,209	(56,961,304)	87,938,767	XXX	87,938,767
12.	Income from fees of uninsured plans	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
13.	Net investment and other gain/(loss)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	102,417,795	XXX	102,417,795
14.	Federal income taxes (excluding taxes on Line 1.5 above)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	0
15.	Net gain or (loss) (Lines 11 + 12 + 13 - 14)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	190,356,563	XXX	190,356,563
16.	ICD-10 Implementation Expenses (informational only; already included in general expenses and line 10.4)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16.	16a ICD-10 Implementation Expenses (informational only; already included in line 10.4)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
OTHER INDICATORS:																
1.	Number of certificates/policies	23,174	18,582	140,619	0	0	0	0	0	0	0	0	73,094	255,468	0	255,468
2.	Number of Covered Lives	31,361	25,644	284,187	0	0	0	0	0	0	0	0	78,160	419,352	0	419,352
3.	Number of Groups	XXX	3,158	1,158	XXX	0	0	0	0	0	0	0	403	4,719	0	4,719
4.	Member Months	395,661	313,458	3,435,281	0	0	0	0	0	0	0	0	931,721	5,076,121	0	5,076,121

Is run off business reported in Columns 1 through 9 or 12? Yes [ ] No [ ] If yes, show the amount of premiums and claims included. Premiums \$ .....0 Claims \$ .....0

AFFORDABLE CARE ACT (ACA) RECEIPTS, PAYMENTS, RECEIVABLES and PAYABLES				
	Current Year		Prior Year	
	Comprehensive Health Coverage		Comprehensive Health Coverage	
	1  Individual Plans	2 Small Group Employer Plans	3  Individual Plans	4 Small Group Employer Plans
ACA Receivables and Payables				
1. Permanent ACA Risk Adjustment Program				
1.0 Premium adjustments receivable/(payable)	(8,392,734)	(13,091,104)	(10,214,491)	(12,223,879)
2. Transitional ACA Reinsurance Program				
2.0 Total amounts recoverable for claims (paid & unpaid)	0	XXX	0	XXX
3. Temporary ACA Risk Corridors Program				
3.1 Accrued retrospective premium.....	0	0	0	0
3.2 Reserve for rate credits or policy experience refunds	0	0	0	0
ACA Receipts and Payments				
4. Permanent ACA Risk Adjustment Program				
4.0 Premium adjustments receipts/(payments)	(27,530,457)	(10,812,229)	(23,612,166)	(6,116,284)
5. Transitional ACA Reinsurance Program				
5.0 Amounts received for claims	0	XXX	0	XXX
6. Temporary ACA Risk Corridors Program				
6.1 Retrospective premium received.....	0	0	0	0
6.2 Rate credits or policy experience refunds paid	0	0	0	0



**Oregon**

Tina Kotek, Governor



Division of  
Financial  
Regulation

Department of Consumer  
and Business Services

TO: Individual and Small Group Health Benefit Plan Issuers  
FROM: Tashia Sizemore, Life and Health Product Regulation Manager  
DATE: April 2, 2025  
RE: 2026 Standard Rate Review Questions

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Insurers planning to participate in the Individual and Small Group Health Benefit Plan Market are required to provide answers to the following Standard Review questions as part of the annual rate filing. This information is due with rate filing submission, failure to include this information may result in a determination of an incomplete filing.

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

Based on the information in our 2026 filing a 5% change in projected claims would be approximately \$6.2M for the projected ACA individual pool in 2026. In addition, our 2026 projected risk adjustment could vary from our current projection by \$1M for a total loss of roughly \$2M.

The biggest risks we face in 2026 are the impact of the Basic Health Plan/Bridge Plan/Corridor Plan and the impact of discontinuation of ARPA premium subsidies.

- For BHP, there are numerous ways the implementation of this program can and will impact the individual market in Oregon, including but not limited to:
  - Impact on membership in the 87% and 94% CSR plans could lead to On-Exchange Silver loads that are either materially overstated or materially understated.
  - The assumptions around the Silver loads by both KFHP and other carriers will have significant impacts on the levels of APTC subsidies available to the market which will in turn impact subsidized members' real premiums and possibly negatively impact membership.
  - Proposed "solutions" to the APTC issue are not fully developed and are likely to lead to increased reliance on premium taxes which will negatively impact KFHP in all lines of business.
  - Lower APTC levels could also impact federal funding of the 1332 waiver reinsurance program, leading to lower reimbursement levels than projected for 2026.
- For ARPA, there are numerous ways the discontinuation of the subsidies can and will impact the individual market in Oregon, including but not limited to:
  - Impact on membership in on-exchange plans could lead to the overstated or understated morbidity of remaining membership.

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

Stress testing consisted of assessing the impact on KFHPNW's overall financials of deviations in projected claims and risk adjustment from expected. Given the size of our individual portfolio relative to overall membership and financials, the risk of deviation from expected is not significant to the organization.

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

These projections are quite similar to last year's filing.

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 is 1.702. We do not anticipate a material change in the average age factor between 2025 and 2026.

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.

Over 12% of our spending is associated with primary care.

- 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.

NA

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.

We estimate that approximately 50% use at least one visit.

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

We estimate approximately 20% use 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 Silver On-Exchange CSR load is 0.9% and is based on the member-weighted pricing AV's of the Base Silver and CSR Silver plans. The Silver On-Exchange CSR load is decreased largely from last year due to the launch of Basic Health Plan/Bridge Plan/Corridor Plan. We assume that all of 87% and 94% subsidized members will be moved out of the market to the Basic Health Plan/Bridge Plan/Corridor Plan.

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

We assume that the ARPA premium subsidies will be discontinued in 2026, which decreased the projected membership and increased the morbidity factor, assuming that the healthier members would tend to leave the market when they can no longer receive the premium subsidies.

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

In 2024 we spent \$395M or 8.3% of claims on telehealth. Note this does not include emails between patients and care providers.

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

We have not seen a meaningful increase in the level of abortions.

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?

KP has been aggressively hiring nurses and other healthcare professionals. The increased staffing level allows KP to provide increased care through its internal provider network and avoid sending patients to an external provider. KP is also launching the Kaiser Permanente at Home<sup>TM</sup> program. Kaiser Permanente at Home<sup>TM</sup> allows members

to receive care for certain procedures in the comfort of their own home that would otherwise have been performed in an inpatient setting. Patients benefit from receiving care in their own home and it frees up resources.

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?

About 2300 members (33%) who were enrolled in 87% CSR and 94% CSR plan in 2024 didn't re-enroll any plans with KP 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

Benefit Category	Claims Spent	% of Total Claims	Trend
Mental health	\$75M	1.4%	8.7%
Inpatient/Hospitalization	\$950M	17.9%	3.6%
Prescription Drug	\$520M	9.7%	14.0%
Preventative	\$35M	0.6%	9.2%
Outpatient	\$400M	7.4%	7.5%
Emergency Care	\$270M	5.0%	17.1%

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

\$0 dollars.

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

Out of network accounts for about 5% of our overall spend.

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?

We have not experienced a meaningful increase in cost due to these diseases.

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

We prefer to be relatively conservative when dealing with federal uncertainty. In this filing, we assume that the ARPA premium subsidies will be discontinued in 2026, and we adjusted our assumptions accordingly.

Department of Consumer and Business Services  
**Oregon Division of Financial Regulation**  
350 Winter St. N.E.  
P.O. Box 14480  
Salem, OR 97309  
Phone: (503) 947-7983

**TRANSMITTAL AND REQUIREMENTS FOR  
MODIFICATION AND DISCONTINUANCE OF HEALTH BENEFIT PLANS**

Date: 5/14/2025

Filing entity name (if not insurer): Kaiser Foundation Health Plan of the Northwest  
*If not the insurer, a letter of authorization must be included in the filing.*

Contact person's name: David Liebert

Contact person's title: Senior Director, Actuarial Services

Mailing address: 500 NW Multnomah St, Suite 100, Portland, OR 97232

Telephone no.:

E-mail address: david.m.liebert@kp.org

This filing is submitted for:

☒ **UNIFORM MODIFICATION OF COVERAGE – OAR 836-053-0002**

(complete Sections I, III, and V)

☐ **DISCONTINUANCE – OAR 836-053-0002, ORS 743B013; 743B.105; 743B.125; 45 C.F.R. § 148.122,**

(complete Sections II, IV, and VI)

The following is a checklist to help carriers make a complete filing in compliance with relevant statutes and rules. In some cases, statements contained in this form are summaries and it may be necessary to refer to the entire statute or rule. The filer's signature on the certification form is confirmation that diligent consideration has been given each item.

☒ Individual

☐ Grandfathered

☐ Small Group

☐ Non-Grandfathered (Pre-2014)

☐ Large Group

☒ Non-Grandfathered (Metal Level Plans)

**Note: CMS model notices and OID provided Oregon-specific notices do not have to be filed.**

## I. UNIFORM MODIFICATION OF COVERAGE – 45 CFR 147.106(e)

Read and complete either number one or number two below. The type of uniform modification will only be applicable under one of the two numbers. If both numbers are completed, the filing will be rejected.

### 1. Uniform modifications of coverage due to federal or state requirements

- ☐ The modifications are made uniformly and solely pursuant to applicable federal or state requirements are considered a uniform modification of coverage.
- The modification must be made within a reasonable time period after the imposition or modification of the federal or state requirement. Please provide the date of the imposition or modification of the federal or state requirement: \_\_\_\_\_
  - The modification is directly related to the imposition or modification of the federal or state requirement. Provide a brief description of the requirement:  
\_\_\_\_\_

### 2. Uniform modifications of coverage – OTHER

- ☒ The modification is *not* due to federal or state requirements but meets **all** of the following criteria.
- The modifications are made uniformly to all plans within a product
  - The product is offered by the same health insurance issuer
  - The product is offered as the same product network type (EPO, POS, PPO)
  - The product continues to cover at least a majority of the same service area
  - Within the product, each plan has the same cost-sharing structure as before, except for any variation in cost sharing solely related to changes in cost and utilization of medical care, or to maintain the same metal tier level
  - The product provides the same covered benefits, except for any changes in benefits that cumulatively impact the plan adjusted index rate for any plan within the product within an allowable variation of +/- 2 percentage points

**Important:** A modification to the maximum out-of-pocket amount that results in a change of greater than the allowable +/- 2 percentage points is a discontinuance.

## II. DISCONTINUANCE – OAR-836-053-0002

Select the applicable reason for product discontinuance below and answer questions 1 - 5.

- ☐ One or more decreases or increases in the services or benefits covered in a health benefit plan when the change alters the level of coverage as defined in 42 U.S.C. 18022(d)
- ☐ The product network type is changing (e.g. EPO, POS, PPO)
- ☐ The product does not cover the majority of the same service area
- ☒ Within the product, the cost sharing structure of a plan or multiple plans has changed. The change in cost sharing structure is not solely related to changes in cost and utilization of medical care, or to maintain the same metal tier level
- ☐ The product does not cover the same benefits
- ☐ Changes to the adjusted index rate are greater than the allowable variation of +/- 2 percentage points

1. Does the carrier have other group products in this state?

☒ Yes      ☐ No

If yes, select: ☐ Small group    ☐ Large group    ☒ Both large and small group

2. Does the carrier have other individual health products in this state?

☒ Yes      ☐ No

3. The carrier is discontinuing offering and renewing all health benefit products in specified areas within Oregon.

☐ Yes      ☒ No

If yes, list all affected counties: \_\_\_\_\_

4. The carrier is discontinuing offering or renewing a health benefit product in Oregon.

☐ Yes      ☒ No

5. The carrier is discontinuing offering or renewing a health benefit product in a closed block in specified areas within Oregon.

☐ Yes      ☒ No

If yes, list all affected counties: \_\_\_\_\_

**Carriers will be subject to a ban of up to five years in the Oregon market in which a carrier elects to discontinue all plans (Small group: ORS 743B.012; Individual: ORS 743B.126; OAR 836-053-0014 (temporary))**

### **III. REQUIRED SUPPORTING DOCUMENTATION FOR UNIFORM MODIFICATION FILINGS**

*The following items must be completed and submitted under the Supporting Documentation tab in SERFF. If items are missing or incomplete, the filing may be rejected.*

- ☒ A detailed list of all plans offered under each product for the upcoming year
- ☒ A detailed list of the added or discontinued benefits for each product

### **IV. REQUIRED SUPPORTING DOCUMENTATION FOR UNIFORM MODIFICATION FILINGS**

*The following items must be completed and submitted under the Supporting Documentation tab in SERFF. If items are missing or incomplete, the filing may be rejected.*

*If products are being discontinued:*

- ☐ A list of all products being discontinued

*If plans are being discontinued:*

- ☐ A mapping document titled UNIFORM MODIFICATION MAPPING is attached under the Supporting Documentation tab in SERFF. The document is a side-by-side comparison showing the new plan that will be closest to the plan being discontinued under the product. The plans should be listed by HIOS ID number.



## V. REQUIRED ATTESTATIONS FOR UNIFORM MODIFICATIONS

- ☒ The company complies with the uniform modification notice requirement found in 45 CFR 147.106(f)
- ☒ Modifications to the products comply with 45 CFR 147.106(e)(2) or 45 CFR 147.106(e)(3)
- ☒ All plans within the product are being modified uniformly
- ☒ Uniform modifications made solely pursuant to changes in federal or state regulations have been made within a reasonable time period
- ☒ The product maintains the majority of the service area

*If modifying grandfathered coverage:*

- ☐ The company complies with the uniform modification notice requirement found in 45 CFR 146.152(h)

\_\_\_\_\_  
Signature of authorized company representative

\_\_\_\_\_  
Date

*If filing a Uniform Modification of Coverage – Other:*

- ☒ Changes to the benefits cumulatively impact the plan adjusted index rate for any plan within the product within the allowable variation of +/-2 percentage points.

David Liebert, ASA, MAAA  
Signature of certified actuary

5/14/2025  
Date

## VI. REQUIRED ATTESTATIONS FOR DISCONTINUANCES

- ☒ The company complies with discontinuance notice requirement found in 45 CFR 146.152(c)(1)

*If auto-enrolling members in a new plan:*

- ☐ The company has provided a mapping document under the Supporting Documentation tab in SERFF.