

Final decisions announced on insurance rates

Small businesses and individuals who buy their own health insurance can now see the Division of Financial Regulation's final rate decisions for 2019 health insurance plans. The division reviews and approves rates through a detailed and transparent process before they can be charged to policyholders.

The final decisions are based on the result of a rigorous review, which included public hearings and public comment. The division published preliminary decisions last month before the hearings. These hearings provided an opportunity for the public, health insurance companies, and the division to further review and analyze the preliminary decisions.

"Despite federal actions that continue to inject instability into our market, 2019 rates look to be even lower than initially requested," said Insurance Commissioner Andrew Stolfi. "The positive effect of the Oregon Reinsurance Program provides relief for Oregonians and helps reverse some of the rate increases caused by actions at the federal level."

Open enrollment for 2019 plans is from November 1 to December 15, 2018.

The division has issued final decisions for seven companies in the individual market with average rate changes ranging from a 9.6 percent decrease to a 10.1 percent increase. Under the decisions, Silver Standard Plan premiums for a 40-year-old in Portland would range from \$415 to \$486 a month.

The final decisions include a 1.1 percent reduction of the preliminary approved rate of Providence, which was lowered from 10.6 percent to 9.5 percent due to updated loss experience data. Its initial rate request was 13.6 percent. The only other change was to Kaiser Foundation Health Plan. The individual rate was adjusted slightly from an increase of 9.2 percent to 9.4 percent. Kaiser's initial rate request was 14.3 percent.

The rate changes are company-wide averages based on premiums for plans before financial assistance through Oregon's Health Insurance Marketplace is taken into account.

All Oregonians who purchase their own insurance are encouraged to apply for assistance through the Marketplace for 2019, even if they did not qualify last year. In 2018, Oregonians who received help with the costs of their health insurance paid on average \$138 a month.

In the small group market, the division has issued final decisions for nine companies with average rates ranging from a 4 percent decrease to a 7.2 percent increase. Under the decisions, Silver Standard Plan premiums for a 40-year-old in Portland would range from \$295 to \$387 a month.

Final rates include significant reductions from the preliminary decisions for several plans based on updated loss experience data. Providence's small group rates decreased from 8.2 percent to 3.9 percent. UnitedHealthCare Insurance Company changed from 9.4 percent to 7.2 percent, and UnitedHealthCare of Oregon was reduced from 8.9 percent to 6.7 percent.

In 2019, all carriers will maintain their current service area, and two insurers are expanding with Kaiser moving into Lane County and PacificSource moving into Lane and Yamhill counties.

"We remain encouraged to see two carriers expanding into additional counties, and all carriers maintaining their current service areas," said Stolfi. "We have done a lot of work to help steady the Oregon health insurance market, and continue to explore all avenues to help steady premium rates for Oregonians."

Reasons for rate changes include:

- Medical costs continue to rise, driven by increased use and the cost of new specialized prescription drugs.
- The Oregon Reinsurance Program, which reduced individual market rates by 6.3 percent for 2019.

• Uncertainty in the individual market due to factors such as the elimination of the individual mandate penalty, and federal rules around association health plans and short-term/limited-duration plans.

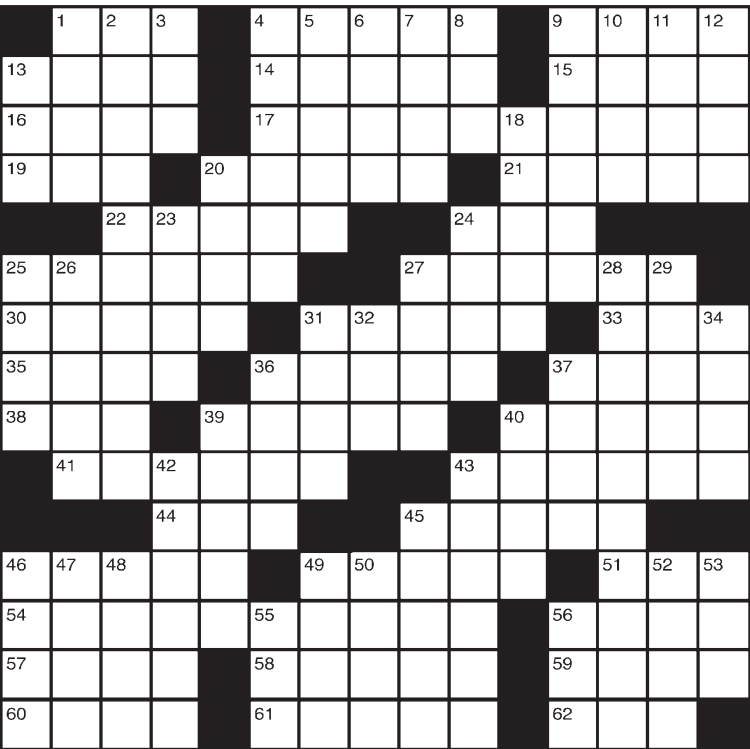
See the chart at <https://dfr.oregon.gov/healthrates/Documents/2019-fnl-prpsd-rates.pdf> for the full list of decisions.

The division is not allowing any rate changes based on the temporary suspension of the federal risk adjustment program. Earlier this month, the Centers for Medicare and Medicaid Services temporarily suspended the risk adjustment program while it seeks a quick resolution to ongoing litigation in New Mexico. The program transfers funds from insurers with healthier enrollees to insurers who provide coverage for less healthy members. It is designed to help stabilize the market without additional costs to consumers. See www.oregonhealthrates.org.

The Nugget Newspaper Crossword

By Jacqueline E. Mathews, Tribune News Service

- ACROSS**
- 1 Give it a go
4 TV's "___ World Turns"
9 Spill the beans
13 You, to Shakespeare
14 SALEMAN'S pitch
15 Hit the ceiling
16 Stable dinner
17 Valiantly forgoes
19 1914-18 conflict: abbr.
20 Use foul language
21 City in England
22 "Trailers for sale or rent, ___ to let..."
24 ABC followers
25 Treeless tract in Europe or Asia
27 Seashores
30 Johnny Cash's "A Boy ___ Sue"
31 Graduate finals, perhaps
33 Stylish
35 Plow pullers
36 Bank safe
37 "Been there, ___ that"
38 ___ over; persuade
39 Punctures
40 Baton ___, LA
41 Begins
43 Point the ___ at; accuse
44 Edison's initials
45 Canine or molar
46 "___ John B"
49 Diagram
51 ___ T; exactly
54 Pen name
56 Eerie saucers, for short
57 Gung ho
58 Bylaws
59 Has dinner
60 ___ it; understands
61 Bread ingredient
62 Jolson & Roker
- DOWN**
- 1 Melt
2 Period of more leisure & less income
3 Affirmative
4 Suppose
5 Ship poles
6 Slight twitches
7 "The buck stops ___"
8 Samuel's mentor
9 Shorts, for some
10 Mantilla fabric
11 Over-the-hill
12 Nickname for Elizabeth
13 Disabled car's need
18 Dog's woe
20 Breathing disorder, for short
23 Frank; candid
24 Blockhead
25 Winter flakes
26 Hired vehicles
27 Coolidge and Ripken
28 Considerate
29 Scorch
31 Rowers' needs
32 Ms. McClanahan
34 One's equal
36 Cast a ballot
37 First word in a warning



Created by Jacqueline E. Mathews

7/25/18

— Last Week's Puzzle Solved —

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- 39 Small fruit
40 Public uprising
42 ___ with; opposed to
43 Woods
45 Subdues
46 Panty hose ding
47 "All You Need Is ___"; Beatles hit
- 48 Leave out
49 Helpful hint
50 Luau dance
52 Fumbler's word
53 Burro
55 Crowbar
56 Nation with the most billionaires: abbr.

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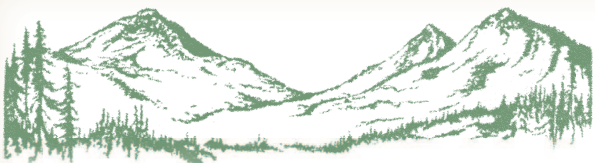


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