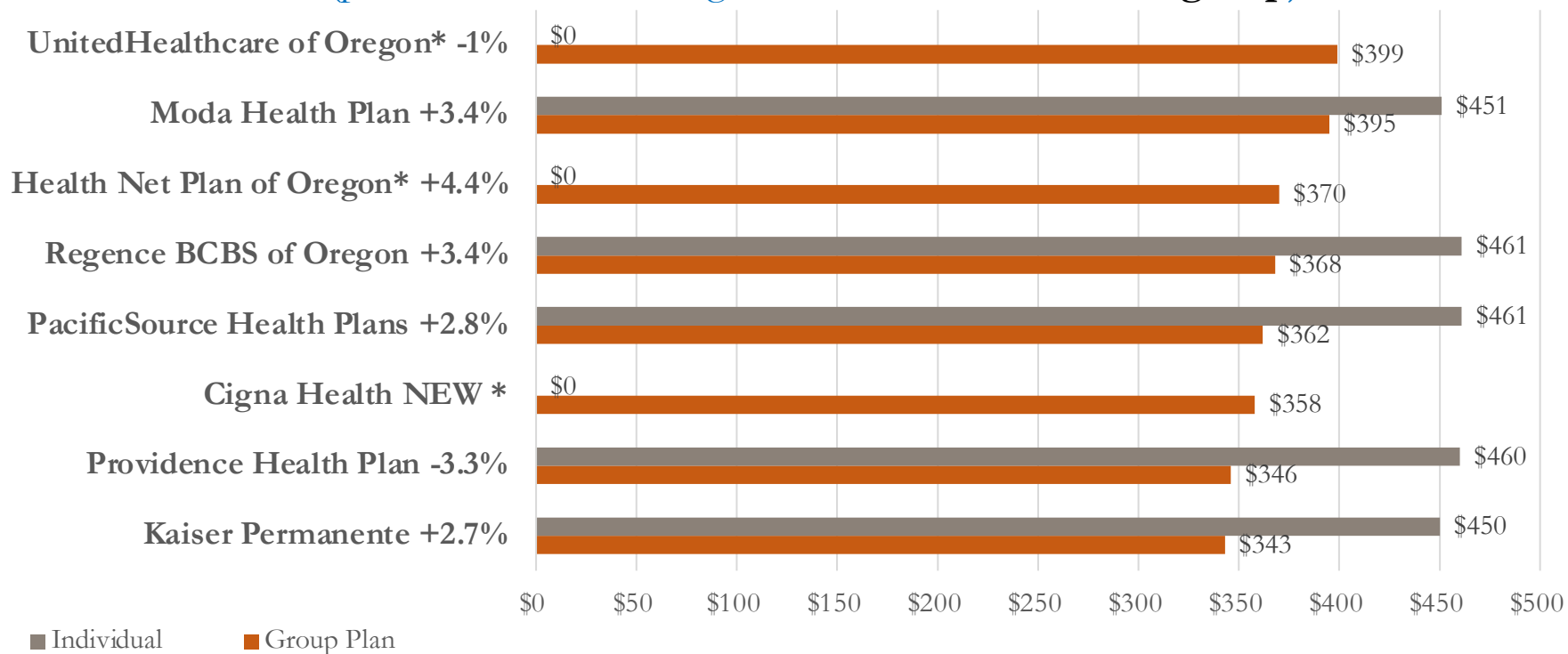


Oregon Market 2022 Small Group rates vs. Individual rates

2022 - 40 year old, Small Group, Silver-rated plan, Portland area
(percent indicates change from 2021 to 2022 small group)



*UnitedHealthcare, Cigna and HealthNet do not offer Individual Health Plans.

Source: Department of Consumer & Business Services, Division of Financial Regulation. Small group rates, < 50 employees, are determined by average age of enrollees, specific benefits plan, # of family members enrolled, geographic location. Due to lack of negotiating power by the consumer, the Insurance Division requires insurance companies to file their rates and get approval each year. Visit <https://dfr.oregon.gov/healthrates/Pages/index.aspx> for more information.