

February 12, 2026

Senator Wlnsvey Campos, Co-Chair
Rep. Andrea Valderrama, Co-Chair
Joint Ways & Means Human Services Subcommittee
900 Court Street, NE
Salem, OR 97301

Co-chairs Campos and Valderrama,

Thank you for the opportunity to share information relating to Oregon's Health Insurance Marketplace on Feb. 11, 2026.

OHA wanted to follow up with more specific information on the situation in which Shay and their spouse experienced the premium increase after the expiration of the enhanced premium tax credits (EPTCs).

OHA has confirmed that the example presented was using a Silver level plan, specifically the Second Lowest Cost Silver Plan (SLCSP), which is also the benchmark plan used to calculate premium tax credits. For example:

Hermiston (slide example)

- In 2025, the SLCSP premium was \$655.97 per month after applying \$2,125 in advance premium tax credits (APTC).
- In 2026, the SLCSP premium increases to \$2,800 per month with no APTC.
- This is a \$2,144 per month increase at the Silver level (\$25,728 over the course of a year).

Salem

- In 2025, the SLCSP premium was \$654.90 per month after applying \$1,592 in APTC.
- In 2026, with EPTCs expired and no APTC available, the SLCSP premium rises to \$2,440 per month.
- That represents a \$1,785 per month increase in net premiums at the Silver level (\$21,420 over the course of a year).

While premiums also increase substantially for bronze and gold plans, the benchmark Silver plan clearly illustrates the impact of EPTC expiration, since it is the reference point for affordability protections. You can learn more about the impacts of the expiration of EPTC on our fact sheet: <https://orhim.info/eptcexpiration>.

You can visit the Marketplace Window Shopping tool to view this scenario among different plans and for both years:

- Link to 2025 Checkbook tool with scenario: <https://orhealth.short.gy/8oxvEu>
- Link to 2026 Checkbook tool with scenario: <https://orhealth.short.gy/gKuXqE>

The Marketplace team would be happy to walk through the data in more detail or answer any follow-up questions you may have.

Sincerely,



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