

Bend Chamber Association Health Plan Transition **FAQ**

Expanded options and continued group health coverage for Oregon employers

Beginning October 1, 2026, Moda Health will become the primary medical carrier for new enrollments in the Bend Chamber Association Health Plan. Kaiser Permanente will also be available as an additional medical option for eligible employers within its service area.

1 What is changing with the Bend Chamber Associate Health Plan?

The Bend Chamber is transitioning its Association Health Plan from Providence Health Plan to Moda Health following Providence's decision to discontinue most of its health insurance operations, including employer group and commercial plans.

Beginning October 1, 2026, Moda Health will provide medical coverage for new enrollments. Current Providence groups will transition to Moda based on their existing renewal dates.

2 Is Moda Health still available to Central Oregon employers?

Yes.

Recent news that Moda will no longer offer individual health insurance plans in Deschutes County beginning in 2027 applies only to the individual insurance market. This change does not affect employer-sponsored group coverage through the Bend Chamber Association Health Plan. Moda will continue to provide group health insurance through the Bend Chamber Association Health Plan to eligible Oregon employers, including businesses in Central Oregon.

3 What health plan options will employers have?

Moda Health will serve as the primary medical carrier for the Association Health Plan. Moda will also continue to offer dental coverage through Delta Dental and Willamette Dental.

- Kaiser Permanente will be available as an additional medical option for eligible employers within its service area.
- Groups with 51 or more employees may be able to offer Moda and Kaiser together through a dual-carrier arrangement.
- Eligible groups with fewer than 51 employees may select either Moda or Kaiser as their medical carrier.
- Carrier availability and eligibility requirements vary based on group size, location and other underwriting requirements.

4 When will employers currently covered by Providence transition to Moda?

Current Group Renewal Date	Transition to Moda
October 1, 2026	October 1, 2026
November 1, 2026	November 1, 2026
December 1, 2026	December 1, 2026
Jan. 1–Sept. 1, 2027	January 1, 2027

- ! **Important:** Groups transitioning to Moda before January 1, 2027, will receive credit for eligible deductible and out-of-pocket maximum amounts accumulated during 2026. Rates will also be guaranteed for 12 months.

5 Is my business eligible?

The Bend Chamber Association Health Plan is available to eligible Oregon employers of varying sizes. An active Bend Chamber membership is required to participate in the plan, including for employers located outside of Bend.

- At least two employees enrolled in the plan
- At least one common-law/payrolled employee enrolled
- A minimum employer contribution of 50% of the employee premium
- Employer-established eligibility between 17.5 and 40 hours per week
- Additional eligibility, participation and carrier requirements may apply

6 I'm currently covered with Providence. What should I do?

Current Association Health Plan members will receive information from the Bend Chamber and their insurance agent regarding transition timing, available plan options and next steps. Watch for upcoming communications and contact your insurance agent with questions specific to your organization and coverage.

7 Interested in the Bend Chamber Association Health Plan?

Whether you are currently enrolled or exploring group health insurance options for your business, your insurance agent can help determine eligibility and compare available Moda Health and Kaiser Permanente options.

Explore Your Health Plan Options

Talk with your insurance agent and scan the code to learn more.

For additional information about eligibility, benefits and enrollment, contact Johnson Benefit Planning at **541-382-3571**.

