

State: Texas

Filing Company: Moda Health Plan, Inc.

TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005D Individual - EPO

Product Name: Texas Individual January 2026

Project Name/Number: Texas Individual January 2026 Rates/

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User Usage Agreement

Attachments

Usage Agreement

[Usage Agreement.pdf](#)

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Filing at a Glance

Company: Moda Health Plan, Inc.
 Product Name: Texas Individual January 2026
 State: Texas
 TOI: H16I Individual Health - Major Medical
 Sub-TOI: H16I.005D Individual - EPO
 Filing Type: Rate
 Date Submitted: 06/16/2025
 SERFF Tr Num: ODSV-134535582
 SERFF Status: Closed-Reviewed
 State Tr Num: ODSV-134535582
 State Status: AA-ACTUARY APPROVAL
 Co Tr Num:

Effective: 01/01/2026
 Date Requested:

Author(s): Mei-Kuen Wu, Andrea Silano Sayers, Jayne Knutson, zzIndustrySupportLLS
 zzSERFFSupport, Alex Vanos, Natalia Kim, Andrea Sargeant, Christina Leas, Scott White,
 Alden Chu, Giovanna Garza-Acuna, zzIndustrySupportdrm zzSERFFSupport, Derek Nelson,
 Matthew Cozine

Reviewer(s): Hector Garza (primary), R. Michael Markham, Bing Wu, Chonlada Pongpipattanachai,
 Dewayne Matthews

Disposition Date: 07/16/2025
 Disposition Status: Reviewed
 Effective Date: 01/01/2026

State: Texas **Filing Company:** Moda Health Plan, Inc.
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General Information

Project Name: Texas Individual January 2026 Rates	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:
Overall Rate Impact:	Filing Status Changed: 07/16/2025
	State Status Changed: 07/16/2025
Deemer Date: 08/16/2025	Created By: Alex Vanos
Submitted By: Alex Vanos	Corresponding Filing Tracking Number: ODSV-134528215
	State TOI: TXL.IN.1 Intake
State Sub-TOI: TXL.IN.1.1 Intake	
	PPACA: Non-Grandfathered Immed Mkt Reforms
PPACA Notes: null	
Exchange Intentions:	Both on and off exchange

Filing Description:
 This is the Moda Health Rate filing for individual single risk pool compliant plans effective January 1, 2026.

Company and Contact

Filing Contact Information

Alex Vanos, Associate Actuary	alex.vanos@modahealth.com
601 SW Second Avenue	503-952-5028 [Phone]
Portland, OR 97204	

Filing Company Information

Moda Health Plan, Inc.	CoCode: 47098	State of Domicile: Oregon
601 SW Second Ave.	Group Code: 1313	Company Type:
Portland, OR 97204	Group Name:	State ID Number: 13764833
(503) 265-5679 ext. [Phone]	FEIN Number: 93-0989307	

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Filing Fees

State Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50 fee associated with "All Other Rate Filings". Non Medicare, Long Term Care, Credit.
 Per Company: No

Company	Amount	Date Processed	Transaction #
Moda Health Plan, Inc.	\$50.00	06/16/2025 11:31 AM	318585721
EFT Total	\$50.00		

State Specific

1. Is this a Consumer Choice Plan? Yes, No, or N/A: No
2. Is this filing submitted simultaneously with another filing? Yes or No. If so, attach a list under Supporting Documentation.: Yes
3. Will the form(s) in this submission be used with previously approved, exempted, forms or rates? Yes or No. If yes, attach a list under Supporting Documentation.: No
4. Was this submission previously disapproved, withdrawn, or rejected? If yes, update Corresponding Filing Tracking Number field.: No
5. Is this filing related to the COVID-19 pandemic? Yes or No: No
6. If submitting a life insurance policy, will the policy be illustrated? Yes or No or N/A: N/A
7. Will the filed forms be used in the prepaid funeral market? Yes, No, or N/A.: No

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Reviewed	Chonlada Pongpipattanachai	07/16/2025	07/16/2025

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Disposition

Disposition Date: 07/16/2025

Effective Date: 01/01/2026

Status: Reviewed

HHS Status: Not Reported

State Review: Reviewed by Actuary

Comment: In accordance with 28 TAC 3.7, this disposition is Notice of Department Action.

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):
Moda Health Plan, Inc.	Increase	14.740%	0.020%	\$5,941	2,854	\$29,704,512	18.710%	-15.070%

Percent Change Approved:

Minimum: -15.070%

Maximum: 18.710%

Weighted Average: 14.740%

Schedule	Schedule Item	Schedule Item Status	Public Access
URRT (revised)	Unified Rate Review Template	RV-REVIEWED	Yes
URRT	Actuarial Memorandum	RV-REVIEWED	Yes
URRT	Actuarial Memorandum - Redacted	RV-REVIEWED	Yes
URRT	Consumer Justification Narrative	RV-REVIEWED	Yes
URRT	Other Supporting Documents	RV-REVIEWED	Yes
Supporting Document	Life and Health Transmittal Form	RV-REVIEWED	Yes

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Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/14/2025
Submitted Date	07/14/2025

Dear Hector Garza,

Introduction:

Response 1

Comments:

Several on-exchange plans are renewing as off-exchange only plans for 2026.

17933TX0010004, Moda Select Silver 4800, is renewing as 17933TX0020001, Moda Select Texas Silver 5000. The HIOS ID change was needed for this plan as it no longer covers adult vision exams. For members enrolling through the exchange, the Standard Silver will still be offered to provide a Silver exchange option.

The HIOS Plan ID document is correct. An updated URRT indicating off-exchange for 17933TX0010001, 17933TX0010002, 17933TX0010003, and 17933TX0010005 has been submitted.

Related Objection 1

Comments: What happened to Plan ID 17933TX0010004 and why is Plan ID 17933TX0020001 classified as Renewing when there were no off-exchange plans for 2025? Furthermore, why are 17933TX0010001, 17933TX0010002, 17933TX0010003, and 17933TX0010005 listed as Off exchange in the HIOS Plan ID document when they are listed as On exchange in the URRT?

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

URRT Schedule Item Changes

Item Name	Attachment(s)
Unified Rate Review Template	UnifiedRateReviewSubmission_20250714122231.xml

No Supporting Documents changed.

Conclusion:

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Sincerely,
Alex Vanos

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Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/14/2025
Submitted Date	07/14/2025

Dear Hector Garza,

Introduction:

Response 1

Comments:

An updated URRT has been submitted.

Related Objection 1

Comments: The actuarial memorandum states that the risk adjustment payable on an allowed basis is \$180.78, but Worksheet 1 of the URRT shows a \$200.04 risk adjustment payable. Please explain the discrepancy between the figures or revise as needed.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

URRT Schedule Item Changes

Item Name	Attachment(s)
Unified Rate Review Template	UnifiedRateReviewSubmission_20250714122231.xml

No Supporting Documents changed.

Conclusion:

Sincerely,

Alex Vanos

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Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/14/2025
Submitted Date	07/14/2025

Dear Hector Garza,

Introduction:

Response 1

Comments:

The Rate Review Detail values have been updated via a post submission update.

Related Objection 1

Comments: In the View Rate Review Detail in the Rate/Rule Schedule tab, the Percent Rate Change Requested values do not align with those in Worksheet 2, Section 1.11&1.13 of the URRT. Please revise for consistency.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No URRT Items Changed.

No Supporting Documents changed.

Response 2

Comments:

The overall % indicated change reflects the URRT rate change while the overall % rate impact reflects the Rate Review Detail premium PMPM change. This approach was requested during our 2024 rate filing's rate review.

Related Objection 2

Comments: Please explain the difference between the overall % Indicated Change of 14.74%% and the Overall % Rate Impact of 0.02% (i.e., \$580.21/\$580.11-1) in the Rate/Rule Schedule tab in SERFF or revise as appropriate.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

No URRT Items Changed.

No Supporting Documents changed.

Conclusion:

Sincerely,
Alex Vanos

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URRT

State Determination

Review Status:	Complete
Determination:	Not Unreasonable
Comments:	In accordance with 28 TAC 3.7, this disposition is Notice of Department Action.
Review Submission Date:	07/16/2025

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URRT Items

Item Name	Attachment(s)
Unified Rate Review Template	<i>UnifiedRateReviewSubmission_20250714122231.xml</i>
Actuarial Memorandum	<i>TXInd2026PartIII.pdf</i>
Actuarial Memorandum - Redacted	<i>TXInd2026PartIIIRedacted.pdf</i>
Consumer Justification Narrative	<i>TXInd2026PartII.pdf</i>
Other Supporting Documents	

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Supporting Document Schedules

Satisfied - Item:	Life and Health Transmittal Form
Comments:	
Attachment(s):	lah310.pdf
Item Status:	RV-REVIEWED
Status Date:	07/16/2025