



On May 22<sup>nd</sup>, 2025, Governor Tina Kotek signed [House Bill 2540](#) into law. Deductible crediting is now the law in Oregon. Beginning **January 1, 2026**, most health insurers in Oregon, including the Oregon Educators Benefit Board (OEBB) and the Public Employees Benefit Board (PEBB) will be required to credit any amount a person with health insurance pays towards their annual out of pocket expenses towards their health insurance deductible if *each* of the following criteria are met:

1. The health care provided is medically necessary.
2. The health care provided is a covered service under the enrollee's current health insurance plan.
3. The amount paid to the health care provider (i.e. direct primary care provider) is less than the average discounted rate for the care if it were provided in-network.

#### **Health Insurer Obligations Under the New Law**

1. Establish a process for a health insurance enrollee to submit a claim for deductible credit, along with the necessary documentation to submit a claim for deductible credit.
2. Require a health insurance enrollee to utilize the system the insurer uses to process claims, to submit a claim for deductible credit.

**Note:** Kaiser Permanente obtained an exemption to the deductible crediting law, citing its unique integrated care model. As such, an estimated **84 percent** of the current health insurance population in Oregon will be eligible to apply for deductible credit under House Bill 2540.