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**Subject:** Increase in rates for cost-sharing reduction  
**Date:** Tuesday, October 17, 2017 2:52:53 PM

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As a view from an agent's side I feel this is going to hurt the industry tremendously. In the area in which we are located, Lincoln County Oregon, we have already been stripped down to one carrier with only three plan options. This makes it even more difficult for the consumer to be limited but then to increase rates after the fact of the carrier already filing is not good news.

I believe this whole situation is going to hurt the consumer and the industry in the long run as more consumers will opt to pay the penalty then to pay out the huge increases for moderate coverage.

From a consumer stand point this will hurt us financially as I have 7 children and for families with blue collar income we cannot afford to pay those rates. The penalty is not an option either as my younger children need their required immunizations in order to attend school. If we had to choose between food, housing and health insurance, health is at the bottom of my list.

*Thanks!*

*Shellie Mize-Lopez*

*Have a beautiful day.*

*Fun Fact: Abe Lincoln was the first president to have a beard and the only one to receive a patent.*