

From: [Guillen, Laura](#)
To: [BALDWIN Ethan C * DCBS](#)
Subject: Public Comment on CSR Rate Change
Date: Monday, October 16, 2017 4:59:19 PM
Attachments: [image001.png](#)
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Dear Ethan,

When I heard 7.1% reported yesterday, I was surprised it wasn't 20%. While any increase will hurt people, it's a lot less than it could have been. Given these increases, will Silver still cost significantly less than Gold? I would be concerned if there is no option beyond Bronze for those middle income households that do not get any subsidy.

Given that Oregon carriers do not expect to profit off the individual exchange, they simply want to break even, I think we have to give them enough premiums to stay in our Oregon Market. If the loss of CSR payments and low premiums continue, our market will be like Washington with one *or no* carriers participating.

If there are other State ideas, such as building free preventive-only clinics around our State that offer flu shots & paps, we will help people through what I suppose will be several years of climbing costs. We don't want everyone waiting for an emergency room event to seek care.

Best regards,

Laura Guillen

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