

**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](#)  
[image002.png](#)  
[image003.png](#)  
[image004.png](#)

---

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**

Account Manager

**Corporate Services**

610 SW Alder | Suite 310 | Portland, OR 97205

P: 503.241.8164 | [laura.guillen@nfp.com](mailto:laura.guillen@nfp.com) | NFP.com



*Insurance services provided through NFP CA Insurance Services, Inc. (License # 0606857) and Mattechek & Associates, Inc., subsidiaries of NFP Corp. Doing business in California as Mattechek & Associates Insurance Services, Inc. (License # 0167840). Investment advisory services may be offered through NFP Retirement, Inc.*

**HIPAA Confidentiality Notice** - Protected Health Information This electronic transmission and any attachments are intended solely for the use of the person/entity to which it is addressed and may contain Protected Health Information (PHI). PHI is individually identifiable health information related to a person's past, present or future physical or mental health; a provision of health care to that person; or the past, present, or future payment for that person's health care. To the extent the information in this email contains PHI, you are obligated to maintain PHI in a secure and confidential manner in accordance with applicable law. If you have received this communication in error, please notify me immediately by telephone, destroy this message, and delete any copies held in your electronic files. Unauthorized use and/or re-disclosure, or failure to maintain confidentiality of PHI may subject you to penalties under applicable state and federal law.

---

This e-mail may contain information that is privileged, confidential or protected under state or federal law. If you are not an intended recipient of this email, please delete it, notify the sender immediately, and do not copy, use or disseminate any information in the e-mail. Any tax

advice in this email may not be used to avoid any penalties imposed under U.S. tax laws. E-mail sent to or from this e-mail address may be monitored, reviewed and archived.