

From: [Oswalt, Karie](#)
To: [BALDWIN Ethan C * DCBS](#)
Subject: Division of Financial Regulation seeking comment on cost-sharing reduction rate increases
Date: Monday, October 16, 2017 4:53:22 PM

Good afternoon ~

As a member of a middle income family, a consumer, and an Insurance agency producer, I am completely for the proposed increases to the 2018 silver metal tier individual health insurance premiums.

Sincerely,

Karie Malia Oswalt

Woodbury & Malone Inc
Brian K Woodbury Agency
18654 Willamette Drive
West Linn, OR 97068
Phone: (503)635-3030 Fax: (503)635-4232

We truly appreciate being your agent! And we **LOVE** referrals!

You will be receiving a survey from Farmers. If you feel for any reason, that you can not give us a "10", please let us know so we can try to fix it ahead of time!