From:	PRUITT Maleeia T * DCBS on behalf of DCBS RATESFORMS * DCBS
To:	SIZEMORE Tashia * DCBS
Subject:	FW: Regence BCBSO Rate Request
Date:	Monday, July 13, 2026 2:07:12 PM

From: Linda Raymond <raymondl@flanders21.com>
Sent: Monday, July 13, 2026 12:13 PM
To: DCBS RATESFORMS * DCBS <Dcbs.Ratesforms@dcbs.oregon.gov>
Subject: Regence BCBSO Rate Request

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Hi,

The small group coverage increases over the last few years are not sustainable. We may have to discontinue coverage. These steep increases will result in adverse selection. In fact, it appears that there are fewer enrollees and an unexpectedly high payout of claims, so adverse selection appears to be happening.

Small groups should not be carved out from other group coverage; they should be treated the same as larger employers. Also, a small business with two or more owners should qualify as a group. With smaller businesses, it is possible that there will not be another employee to add to the coverage every January; this should not result in disqualification. Other states allow group coverage for a single owner; Oregon should do the same.

Thanks,
Linda Raymond
Small business owner