



*Andy* OLSON  
STATE REPRESENTATIVE  
DISTRICT 15

October 7, 2015

Ms. Laura Cali  
Oregon Insurance Commissioner  
350 Winter St. NE Salem,  
OR 97301-3883DCBS

Dear Ms. Cali,

I've been in the Oregon Legislature for the past 11 years and am sensitive to the struggles that employers and employees (in my district) deal with in financing health care. I was opposed to the small group expansion back in 2009, however, the federal rules required the move and we had no recourse.

The Affordable Care Act (Obama Care) has caused a variety of problems for employers. The federal requirement to expand the small employer market to 100 would have created a host of critical issues for the mid-sized market. The rate reforms, limited plan designs and the mere fact that the federal government calls them an "Applicable Large Employer" but the State of Oregon has them in the 'small employer' health insurance market are only a few major issues that I see on the horizon.

During this past session, I supported HB2466 which provided the flexibility to react to an opportunity to delay the adverse impact of the expansion if the Federal government allowed it. Now that the PACE Act passed, it is no longer necessary to do anything with this market. I urge you to continue the current market reforms for only the employers with 50 or less employees.

My goal is to keep a stable, robust health insurance market in Oregon and expanding it to 100 employees would have a devastating effect. I appreciate your quick response to this correspondence.

Sincerely,

A handwritten signature in blue ink that reads "Andy Olson".

Andy Olson

cc: Director Patrick Allen, DCBS