

**From:** [Todd Yorke](#)  
**To:** [HOLMAN Jeannette \\* DCBS](#)  
**Subject:** Small group expansion  
**Date:** Wednesday, October 07, 2015 10:18:14 AM

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Jeanette,

Official business this time. I will keep this short, because I know that some of my peers have raised the issues in more detail. I will forward Rick Rebel's email in case you haven't seen it. I think he did a good job summarizing. What I know from working with small business for over 25 years is that truly small groups have very little in common with groups of 51-100 employees. This 51-100 segment of the market happens to be one of the most stable segments of the market. These groups are just getting up to speed dealing with new reporting requirements demanded by the implementation of the employer mandate. I thought defining small groups as 1-100 employees was a bad idea when the Feds proposed it, and it's a bad idea now. This part of the market is the least broken now; don't fix it.

Respectfully,

Todd