

From: [Ed Ellingsen](#)
To: [HOLMAN Jeannette * DCBS](#)
Subject: Oppose increase of small group size from 2-100.
Date: Friday, October 09, 2015 3:50:22 PM

Dear Ms. Holman:

I'm writing to express my opposition to the State of Oregon increasing the size of small groups from 2- 5- to 2-100.

Some of the greatest competition and innovation in small business in Oregon comes from the 51-100 employer size groups. These employers compete for top talent with their employee benefits programs. The last thing we need is to disturb this healthy and competitive environment by homogenizing the benefits arena for these employers.

There is no evidence that increasing the size of small groups from 2-50 to 2-100 employees is going to make healthcare more affordable for Oregonians. And especially not for this employer group of 51-100 employees.

Insurance carriers I know do not support increasing the size because they know their costs are going to up and the competition is going to go down. There are already too few players in the group market. These players negotiate with providers to get the providers to keep their reimbursement rates down. Reducing competition will lead to less insurance companies which will lead to less control in the commercial market, which will put providers back in the driver seat charging whatever they can get away with until some other regulation comes along.

Thank you for taking in my opinion. I've been in the business 30 years so I can say I'm speaking from experience.

Ed

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