

**From:** [Rachelle Rask Gonzales](#)  
**To:** [HOLMAN Jeannette \\* DCBS](#)  
**Subject:** Please do not expand the small employer market  
**Date:** Friday, October 09, 2015 4:21:42 PM  
**Importance:** High

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Dear Jeannette,

As an agent, working with employers in Oregon since 1987, I urge to you keep the small employer market as it is in Oregon, 2-50 employees. Expanding this market to the 2-100 employee size businesses will result in substantial premium rate increases, benefit reductions, and increased employee cost sharing.

As I agent, I need the ability to negotiate affordable premium rates and plans for my employer groups, and currently, I have this ability for the 51-100 employee size businesses. This flexibility is one of the ways businesses provide benefits employees need and want while keeping the price down. As agents, we had a negative experience when Oregon expanded the small group market from 25 to 50, with the enormous premium rate increases for our businesses with 25-50 employees.

In addition, Oregon is truly a small business state. An employer with 51-100 employees is considered "large" in our State, and therefore, please do not take away our ability to obtain the best benefit package for these size businesses.

I urge you to **please** not expand Oregon's small group market. It will not be beneficial for businesses with 51-100 employees or their employees.

Thank you for your attention to this matter.

Sincerely,

Rachelle Rask Gonzales

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