

**From:** [Jami Goodrich](#)  
**To:** [HOLMAN Jeannette \\* DCBS](#)  
**Subject:** Oregon Small Group Expansion  
**Date:** Friday, October 09, 2015 4:06:42 PM

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Hello Jeannette,

In regards to the upcoming meeting to decide on the expansion of Oregon's small group market from 2-50 up to 2-100, I'd like to share the following insight:

- Federal legislation no longer requires it and I think Oregon should take advantage of that.
- Employers with 51-100 employees currently have more flexibility in getting the insurance needs met for their employees at a price that works for their budget – flexibility they would lose if they became part of the small-group pooling.
- When Oregon expanded the small group market from 25 to 50, there was a huge rate increase for many employers and it had a very negative impact on the insurance industry. Expanding the small group market again would create another negative wave.
- I've worked in the insurance industry for 10 years and have seen a great deal of changes, some good and some bad, and I am asking you to please keep the small group market the way it is now. I feel expanding the small group market would be a bad thing at this point in time.

Thank you for taking the time to read my email.

**Jami Quinn** | Account Manager

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