

From: [Jim Myers](#)
To: [HOLMAN Jeannette * DCBS](#)
Subject: Oregon Small Group Size Determination
Date: Sunday, October 11, 2015 6:42:53 PM

Hi Jeannette,

I am a small business owner as well as a licensed insurance agent and carrier representative. PLEASE do not require employers between 51-100 to be included in the definition of small group for product design and rating purposes. The FLEXIBILITY these employers enjoy is critical to maintaining the affordability and coverage that *they* determine can best meet the needs of their workforce. We all recall the massive rate increases experienced by the groups of 26-50 when they were forced into the restrictive small group rating structure. My current plan is already renewing with a 17% rate increase! In addition, the current economic conditions have been extremely hard on small businesses. Let's not make it any harder.

PLEASE favorably consider this request.

With appreciation, Jim Myers