

From: [Kelsey Wood](#)
To: [HOLMAN Jeannette * DCBS](#)
Subject: Small Group Expansion
Date: Sunday, October 11, 2015 7:22:25 PM

Dear Jeannette,

I am opposed to small group expansion for several reasons.

1. Market disruption. There have been too many market adjustments, we all need a break.
2. Rate shift. Studies expect adverse selection to occur from the higher risk mid-sized employers who undoubtedly will move from the wider/higher Large-Group rate pool to the lower-cost small group pool increasing their costs at the detriment of existing small employer pool rates.
3. National consistency. Instead of being an experimental state, there is safety in taking a safer, slower move into new changes and with the majority of states vs forging out on our own.

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