

From: Terri Olson
To: HOLMAN Jeannette * DCBS
Subject: Small Group comments
Date: Monday, October 12, 2015 7:18:54 AM

Good Morning Jeanette,

Thank you for holding the committee meeting last Thursday, I and am writing to recap comments about the advantages of keeping small group at 50 employees:

- Employers will avoid being forced into Metal tier level plans and maintain flexibility in the plan design(s) offered to employees
- Employees will maintain more choice and better benefits at better prices. I believe that employers will be forced to offer "Bronze" level benefits, resulting in employees losing their first dollar coverage for services such as prescriptions and office visits.
- Moving to 3-1 community rating will have an extremely negative impact on many groups, who will be forced to cut benefits to employees and/or increase the cost to employee's premium contributions. I have seen evidence of January renewals that have 30%-50% difference in renewing early versus going to metal tier level plan. In the end, employees will bear the cost.
- Reduce the confusion for midsize employers, who is already dealing with a barrage of overwhelming IRS reporting requirements. They would be considered a small group for rating purposes, but a large group for ACA pay or play penalty.

I believe the benefits of keeping small group at 50 far out way any possible advantages of moving up to 100. Again, thank you for allowing us the opportunity to provide input.

Terri Olson

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