



**PROTECTING AND PROMOTING SELF-INSURANCE
AND ALTERNATIVE RISK TRANSFER SINCE 1981**

January 31, 2014

The Honorable Chris Harker
900 Court St. NE, H-485
Salem, Oregon 97301

RE: Support HB 4050 – Protect Self-Insurance Option for Oregon Employers

Dear Representative Harker:

I am writing to confirm that the Self-Insurance Institute of America, Inc. (SIIA) strongly supports the above-referenced legislation.

Absent legislative action, Oregon employers with 51-100 employees will effectively be prohibited from sponsoring self-insured group health plans as they will not have access to stop-loss insurance. Given that smaller employers in particular face significant financial challenges in providing quality health benefits for their employees and their dependents, it is more important than ever that they have as many plan funding options as possible, including self-insurance.

For these reason, we look forward to your support of this legislation. Please contact SIIA State Government Relations Director Adam Brackemyre at 202/463-595-0641, or via e-mail at abrackemyre@siia.org if you have any questions.

Sincerely,

Michael W. Ferguson
President & CEO