

Senate Healthcare Committee  
Salem, Oregon

Dear Chair Monnes-Anderson and Committee Members:

As Board Chairperson of the Embarcadero, a small employer on the OR coast, I am concerned about HB 2466, which seeks to allow small employers to be treated differently based upon when they began offering health insurance. This bill will create a reduced risk pool, adverse selection and the likelihood of rising health insurance rates for small businesses in the small group market.

In January of this year the Embarcadero was able to offer health care benefits to an expanded group of employees for the first time in the history of the 40 year old company. This was possible due to the affordable rates we were offered for Affordable Care Act compliant plans with Health Republic Insurance Company. Health care strengthens the work force, families and the community alike. It is a vitally important benefit. If health insurance rates were to increase substantially, this small business would be forced to discontinue offering this important benefit.

HB 2466 seeks to offer an unfair benefit to small businesses who were offering health insurance prior to 2014, at the expense of the rest of the small businesses not offered the same opportunity. Please do not allow a few businesses to receive a benefit at the expense of the larger pool of businesses such as the Embarcadero.

I encourage you to consider the possible repercussions of HB 2466 and ensure that transitional plans are discontinued and that we allow the entire small group health insurance market to function as intended under the Affordable Care Act.

Sincerely,  
Leslie Faught  
Embarcadero Board Chairperson