



ISU Insurance Services
The Stratton Agency

May 21, 2015

To Whom It May Concern,

I'm writing because I've heard that the Oregon Insurance Division is proposing to allow health insurers to offer 'transitional' health insurance plans in the small group market through October 1, 2017. I have no doubt that if HB 2466 passes it will be to the detriment of my clients and, serving in my capacity as a licensed health insurance producer, I feel obliged to speak out on their behalf.

If health insurers are permitted to offer non-ACA compliant plans (to groups of 51-100) they will cherry-pick groups that present the least risk by offering them lower renewal rates. As a result, the small group market will be saturated by high risk groups, meaning increased rates for all small employers.

Please help us avoid adverse selection and keep rates affordable for all of Oregon's small businesses. By not allowing these proposed transitional plans, we will ensure a large, healthy, and diverse risk pool: we need your help to guarantee that health insurance can be affordable to everyone.

Yours sincerely,

A handwritten signature in blue ink, appearing to read 'Michael C. Stratton', is written over a faint, larger version of the same signature.

Michael C. Stratton CIC/CFP and President of the Corporation