

In 2015, our membership combined forces to research and prepare a study on the effects of the loss of "Grandmothered" status for our Ohio groups plans. A copy of the study is attached for your review. The OAHU legislative team has decided to update this study in advance of Capitol Conference at the end of the month.

It is imperative that we continue to voice our concerns regarding the impact that community rating and the Essential Health Benefits (EHB) will have on our individual and small group clients. Without intervention, transitional plan status ends on December 31, 2018. All current plans will be required to move to ACA compliant plans effective January 1, 2019. Results from our 2015 study indicate an average increase of 34%. A talking point for our legislative visits will be a request for further extensions of these transitional plans.

In order to advance this study, we ask that each of you take the time to provide 10-20 examples of small group clients and their expected increases. You are not required to provide the name of your client but we ask that you keep the live data in the event that one of the legislators asks for backup from the study. Please compare plans that are as close as possible to the current plan when providing the ACA equivalent rate.

The desired layout for responses is attached and should be sent to Barb Gerken, OAHU Legislative Vice-Chair, at bgerken@firstinsurancegrp.com.

Please take the opportunity to participate in this study. We had nearly 700 groups in the last study and it is important to provide feedback for all territories and sizes of employers.

Responses are due no later than Today February 19th, 2018.

OAHU Grandmothering Charts

**Grandmothering Sample**