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For what it's worth, brokers like myself have asked carriers for the consequential impact of the small group and individual market merger. They estimate it to be an approximate 20% rate-load. Maine government insurance legislation/mandates have been ranked, as long as I can remember, the 3<sup>rd</sup> highest rate-load state in the U.S. in legislation mandated benefits. That, in other words, elevates carrier premiums that employers must pay to provide competitive compensation to their employees. However, this one is a doozy. The failed Obama Care (ACA) individual insurance in all states has been a heavily risk-adverse claims environment (more claims payments paid to premium dollars received) and the loss ratio forces carriers to increased rates.

"Small Employer Group Community Rating" criteria evolved over time from 100 down to 50 employees and now is merged with the individual market insurance risk. Carriers fought this legislation tooth and nail knowing how it would hurt small group employers because of the State of Maine shortsightedness to helping the individual insurance market premium rates yet hurting small employers' insurance rates (a 40/60 ratio, respectively). Large groups are individually experience rated but Maine legislation may as well have included the entire state with all group sizes as one massive group with specific employer group demographics being the only differentiator. Universal health care or "Medicare for all" would be no different, I'm afraid.

Again, it's shortsighted for the state to help people in one market segments' individual costs while penalizing another. Surely, other methods could have been thought to counter the obscene small group rate increases resulting from the Maine legislation mandating the individual market merge with small group. It makes no sense to penalize small group employers by adding an additional, negative risk segment. Yet, Maine state legislation continues to tweak plan design and insurance benefit coverage. It would be wiser to merge the whole state as one combine group in Maine...or, even better, combine with NH regionally. But what's being missed is the cost driver of the constant increasing health care costs...the cost of health care services from the providers, doctors and hospitals.

*Thanks,*

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