



**BlueCross BlueShield  
Association**

An Association of Independent  
Blue Cross and Blue Shield Plans

March 26, 2015

The Honorable Brett Guthrie  
308 Cannon House Office Bldg.  
U.S. House of Representatives  
Washington, D.C. 20515

The Honorable Tony Cardenas  
1508 Longworth House Office Bldg.  
U.S. House of Representatives  
Washington, D.C. 20515

Dear Representatives Guthrie and Cardenas:

On behalf of the Blue Cross Blue Shield Association, I would like to commend the introduction of H.R. 1624, the Protecting Affordable Coverage for Employees Act. The 37 independent Blue Cross and Blue Shield companies across the country share your strong commitment to ensuring affordability and stability of health coverage for small employers, their employees and families, and we strongly support this important legislation to allow states to maintain the current small group market definition in order to prevent premium increases and disruption for small and mid-sized businesses.

Starting January 1, 2016, the Affordable Care Act expands the small group market definition to include employers with up to 100 employees. This will subject mid-sized employers with 51-100 employees to ACA small group market rating rules and regulations, increasing premiums for the vast majority of small employers, their employees and their families in the newly expanded small group market.

States have traditionally determined the size of their small group market, with almost all states defining their small group market to include employers with 1-50 employees. H.R. 1624 will ensure states maintain the ability to assess their particular markets and determine the small group definition that best suits their local needs.

Again, we support your commitment to ensuring small employers have access to affordable coverage and appreciate your leadership in introducing this important legislation.

Sincerely,

A handwritten signature in cursive script that reads "Alissa Fox".

Alissa Fox  
Senior Vice President