McSOLEY McCOY & CO.
Certified Public Accountants and Business Advisors

To: Sen. Ann Cummings, Chair, Sen. Mark A. MacDonald, Vice Chair, Sen. Michael Sirotkin, Sen. Brian Campion, Sen. Becca Balint, Sen. Randy Brock, Sen. Christopher A. Pearson

From: John McSoley

Date: February 22, 2019

RE: S.103 "Look Through" provision and AHPs / Broker Service Fees

Concerning S.103 relating to health insurance and association health plans. We value the option to choose a health plan in one of the association plans. We have used such plans on and off over the years.

As a business owner, we value the services provided by our broker as do our employees. Their fees are transparent and the cost of using their service is considerably less than staffing the position ourselves. They are licensed insurance professionals who carry Errors and Omissions Insurance and relieve us of any liability. Their knowledge is simply beyond our expertise.

I am opposed to your proceeding without asking for input from business owners like myself along with professional insurance advisors, human resource executives, and accountants so that you may thoroughly understand the impact of this bill.

By my signature, I respectfully oppose any action toward the passage of legislation like the proposed S. 103 until we have had a reasonable amount of time to understand the pros and cons. I am sure there are options to achieve a mutually beneficial outcome.

John M Soley _____ 2/22/2019

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