



# California Health Benefit Exchange

## Board Members

Diana S. Dooley, Chair  
Kimberly Belshé Paul Fearer  
Susan Kennedy Robert Ross, MD

## Executive Director

Peter V. Lee

## Memorandum

The California Health Benefit Exchange requested stakeholder input on SHOP policy issues under consideration, particularly on the issues of employer versus employee choice and General Agent strategy. The Exchange received a form letter from 123 organizations and individuals expressing opposition to the recommendation to limit the number of General Agents. The letter is included below and the list of commenters is included in the consolidated comments document.

Re: Comment on Board Recommendation Brief, Option B

Dear Mr. Lee,

I am writing to express my concern with the Board Recommendation Brief on the California Health Benefit Exchange SHOP Agent and General Agent Strategy released July 19, 2012. Specifically the recommendation from staff to limit the choice of general agents. As a benefits broker in California who serves a considerable number of small employers I rely on having a choice of general agents in order to best serve my California clients. Please do not limit my choices.

The small group market in California is complex and delivering solutions to address employer needs is demanding. General agents develop and deliver a broad suite of solutions for use by brokers to help serve this dynamic market. By leveraging the services brought to the market by the general agent I have been able to bring coverage to more employers and more employees.

I rely on a variety of general agents to support me and by extension my client. Just as no two employers are alike, no two brokers and no two general agents are identical. Each provides a unique set of services that appeal to differing clients' needs. Having a broad choice is important to me and to the market.

I look forward to including a SHOP option when considering solutions for my clients, because meeting the needs of small employers is best achieved when there is a broad array of choices. Please don't restrict my choice for source of business solutions. I strongly urge the board to adopt Option B3 and contract with a broad array of qualified general agents in California.

Best regards,