A. Small Business Participation

1. Should there be participation requirements for employer groups in the exchange?
2. What services can an exchange offer that would be of the most value to small businesses?
   - Simplicity – Administration should be simplified for the employer
   - Affordability – if it isn’t more affordable, it will not be worth doing
   - Education – If the exchange can help to educate employees, it will reduce the burden on small employers

3. Should the definition of small business be increased to 100 employees in 2014, or should the state wait until 2016 when federal law mandates it?
   
   **Advantages** of going to 100 early:
   - Larger Risk Pool for SHOP Exchange
   - Tax Penalties will motivate employers with over 50 employees to purchase insurance, and it is better to have more options (ie, the Exchange)
   - Additional plan portability

   **Disadvantages** of going to 100 early:
   - Additional complexity to an already complex process
   - More groups will be affected by the untested system
   - Possible difficulty in passing legislation

4. How can adverse selection in the exchange be minimized?

5. Should insurers be required to offer the same plans in both the Individual and SHOP Exchange?
   Yes. This is crucial for plan portability.

B. Defined Contribution

1. Would implementing a defined contribution model attract employers who currently do not offer insurance?
   Yes. Would offer budget and administration simplicity, increased choice and portability.

2. If so, is there sufficient demand to achieve the critical mass necessary for plan portability?

3. Is there value in premium aggregation for small employers in the state?

4. How should Actuarial Value and Plan Choice work with Defined Contribution? (New)