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From the Desk of Shannon Affholter

April 3, 2015--

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I want to share with you an update concerning our MBA Health Insurance Trust. As you may already be aware, last January we were notified by the Washington State Office of the Insurance Commissioner (OIC) that the plan's rate filing for 2014 was not approved. For more than three years, our MBA Health Insurance Trust Team, including Capital Benefit Services and our carrier partners, has collaborated with the OIC to ensure the long-term security of our program. In 2012, Insurance Commissioner Mike Kreidler issued an approval letter stating that we are in compliance with changing regulatory requirements brought about by the Affordable Care Act. Despite the MBA Health Insurance Trust's status as a "bona fide" association health plan, and past assurances from the OIC, Commissioner Kreidler now appears determined to eliminate qualified association health plans.



Our Association and MBA Health Insurance Trust partners are responding to this decision on several fronts. First, we have filed an administrative appeal of the decision. Just this week, we joined together with the Building Industry Association of Washington and the Northwest Marine Trade Association to begin a public campaign in hopes of getting Commissioner Kreidler back to the negotiation table. A full-page ad ran in The Olympian on Wednesday, which took the form of an open letter to Commissioner Kreidler. You can click [here](#) to view the ad. Additionally, we sent letters to every legislator in Olympia, explaining the issue and asking for their support of qualified association health plans. Our goal with this educational campaign is to make sure the OIC understands our concerns and to continue discussion over the fate of qualified association health plans.



**Commissioner Mike Kreidler
This Is No April Fools' Joke:
Stop Trying To Take Away
Our Health Care**

An open letter to Washington State Insurance Commissioner Mike Kreidler
On behalf of the thousands of small businesses and working families across Washington State that receive their coverage through qualified association health plans, we are writing you today to let you know we are very concerned.

As you know, the rate filing for 2014 was not approved. For more than three years, our MBA Health Insurance Trust Team, including Capital Benefit Services and our carrier partners, has collaborated with the OIC to ensure the long-term security of our program. In 2012, Insurance Commissioner Mike Kreidler issued an approval letter stating that we are in compliance with changing regulatory requirements brought about by the Affordable Care Act. Despite the MBA Health Insurance Trust's status as a "bona fide" association health plan, and past assurances from the OIC, Commissioner Kreidler now appears determined to eliminate qualified association health plans.

We would be grateful to meet with you to discuss this issue. We would also appreciate your support in helping us to ensure that the OIC understands our concerns and to continue discussion over the fate of qualified association health plans.

Thank you for your leadership in this important issue. We are committed to working with you to ensure that the OIC understands our concerns and to continue discussion over the fate of qualified association health plans.

Respectfully,
Shannon Affholter, Executive Director
MBA Health Insurance Trust

Supporting small businesses and working families across Washington State

Building Industry Association of Washington
MBA Health Insurance Trust
Northwest Marine Trade Association

I want to emphasize that this decision does **NOT** mean that MBA Health Insurance Trust participants have lost, or are in imminent risk of losing, their health insurance. There is no change in your current coverage; your ability to access your health care through our Health Trust continues without any interruption. We want to make sure qualified association health plans like ours can continue to serve thousands of small businesses well into the future. This is a key benefit that we are able to offer our members and we want to preserve it as a coverage option.

For more information about The Qualified Association Health Plan Coalition and the issues we are elevating through our PR campaign, I encourage you to visit www.qualifiedahps.com or follow the campaign on Twitter via [@QualifiedAHP](https://twitter.com/QualifiedAHP). If you have questions, please don't hesitate to contact me at saffholter@mbaks.com or 425.451.7920.

In closing, I'd like to wish you and your family a happy Easter weekend.



Shannon Affholter
Executive Director

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