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Definition of Employer Under Section 3(5) of ERISA-Association Health Plans

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General Comment

The proposed creation of Association Health Plans has major flaws. It is not in the best interests of both potential participants of these plans nor the general public to create insurance plans that offer the skimpiest of coverage while segregating the healthy from the sick. The manner in which the proposed rules for these Plans are written ensures coverage for all will weaken while raising costs for the most vulnerable. Instead of Association Health Plans I urge you work with Congress to improve the American Care Act to ensure that all Americans have adequate insurance coverage at affordable rates.