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

Comment On: EBSA-2018-0001-0001

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

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Submitter Information

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General Comment

I am a 60 year old single woman with a relatively high income. I am a sole proprietor Realtor. I pay \$950/mo pretax for coverage right now, and will pay increasing amounts between now and five years from now when I'm eligible for Medicare. I want ACA-type coverage because that's the basket of elements I think is fair to working people.

This proposal will dramatically increase my costs because it will drain healthy people away from the association that is already in placethe ACA. We don't need another association; we don't need the bureaucratic mess of transitions. We don't need yet one more year of confusion. We need simplicity and clarity and a consistent and fair basket of goods available to all of us.

Please do not pursue this policy which will do little more than put more money into the pockets of insurance companies, who will offer way less coverage for a slightly less premium.