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

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

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Submitter Information

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General Comment

The proposed change (to allow Small Business Health Plans or Association Health Plans) is a great idea that I fully support.

Association Health Plans will help small businesses and non-profit organizations alike.

Use of this method will allow the above to save money on healthcare costs through negotiated "volume buying."

By doing so, employees of the above will also save money on their share of the health insurance coverage.

10 Years ago I tried to create a new business model for my small consulting businesses.

The idea was to allow small businesses and non-profit organizations a way whereby they could buy more affordable health insurance coverage.

The plan was to create a health care co-op to do what this new rule would allow.

There were so many legal and regulatory hurdles that I gave up on the idea.

Please enact this rule change, sooner vs. later.

Thank you.