

From: Paul Pedigo [<mailto:Paul@larsonpedigo.com>]
Sent: Friday, January 05, 2018 12:25 PM
To: - EBSA
Subject: Health Insurance Plans for Small Businesses

01/05/2018

Dear Sirs;

I read today about the proposed changes in health insurance plans for small businesses. I am a small business owner that would not benefit from the proposed new rules and I object to them even being offered. The only savings to be realized with these changes come from allowing watered down plans that will become the norm and force everyone to accept to remain competitive in the market. I believe the current requirement of the bronze plans is a reasonable minimum standard. The current system also is beneficial in that it establishes standards. Having set standards makes shopping for policies much easier. Before the ACA comparing policies was a confused mess. You had to dig into a myriad of often obscure details to even determine what the coverage was. And there was always the danger of missing something vital in the fine print.

If the proposed new rules are adopted, I would at least like to see them standardized in a new classification, call it Tin, that makes comparison of policies easier if possible at all.

Sincerely

Paul Pedigo, AIA

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