

# PUBLIC SUBMISSION

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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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## General Comment

The proposed definition appears to make it easier to expand the availability of association health plans with a wider variety of participants and benefits, which is just what is needed. More choices are needed because the choices available and the coverage requirements under the ACA are too expensive. More plans with more affordable prices and more flexible benefits may help to speed the collapse of the extremely expensive ACA plans, something that is desperately needed but the Senate failed to accomplish.