

PUBLIC SUBMISSION

Received: January 14, 2018 Status: Pending_Post Tracking No. 1k2-90xd-efsx Comments Due: March 06, 2018 Submission Type: API

Docket: EBSA-2018-0001

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

Document: EBSA-2018-0001-DRAFT-0049

Comment on FR Doc # 2017-28103

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General Comment

Health insurance for self employed real estate agents has been a struggle for many to afford for too many years now.

Insurance premiums of \$600-700/month for a healthy 37 year old non-smoking female is ridiculous.

This is an ongoing issue for many agents and while a family can pay well over \$1000 a month for minimal coverage I know many of my peers that have forgone health insurance because it is too cost prohibitive.

Adjusting the definition to include self employed agents would be a step in the right direction to make health insurance more affordable and attainable.