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

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General Comment

We being a small employer in Ohio with approximately 70 total employees, struggle yearly with the cost of offering health care to the 30 or so employees that can actually afford it. We search providers every single year looking for not only the cheapest coverage, but a plan that will still cover us when its needed. We no longer can compete with the bigger companies in our area, as our health care cost is so much higher being we are buying for such a small group. We need the ability to be able to get into pools with other small businesses, so we can offer more affordable health care to our employees. Small businesses make up a majority of the businesses in the US, and the continuing rise in health care cost and coverage is driving us all out of business! We no longer can afford this coverage so are unable to draw nor keep our employees as they seek cheaper coverage elsewhere. We need new regulations that will allow us to bond together and join our numbers to obtain and compete with these larger companies benefit packages. If this can be accomplished, his in return will keep America thriving as it has been for so many years prior of the soaring health care cost.