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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

As a small farmer and small business owner I had to drop my insurance coverage for my sole employee and switch to another plan for my family due to the skyrocketing rates caused by the Affordable Care Act. It used to be very affordable but when the Affordable Care Act forced Insurers to cover things not covered before and limited custom plan flexibility it was time to move on. When my wife went to work for our local school district we switched to their plan so we don't need the Farm Bureau plan but can only imagine what it is like for farmers and small business owners who don't have a spouse employed by a company that provides spouse and family coverage as part of their compensation.