

# PUBLIC SUBMISSION

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**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

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## Submitter Information

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## General Comment

My husband and I participated in the group insurance program provided by the PA Farm Bureau until the ACA did away with group participation.

We were very happy with the choices provided by them.

They answered questions when we had them, they found us the best coverage, and the best affordable premiums.

When we were not allowed to use them anymore, my choices became few and the premiums skyrocketed under ACA individual marketplace.

Every year since the ACA has been instituted I have had to change insurance providers or policies.

Being in Berks Co., PA there are very few providers for me to pick from that my physicians participate in resulting in out of control unaffordable premiums.

It would be very beneficial to me and I am sure millions of others if association policies were allowed again.

My options would be better and the premiums more affordable with these group policies.