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

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Submitter Information

Name: R. Bleiler

Address:

Email:

Phone:

General Comment

Obama Care is a complete disaster for my wife and I. We are self employed farmers. We had a group plan through Pennsylvania Farm Bureau. Despite assurances otherwise it was canceled. It was expensive but reasonable with usable options and a workable deductible. We next got a private plan. It was very expensive with a much higher deductible. It was also canceled. We ended up with an incredibly expensive (\$25,000 + per year for the two of us) with a \$10,000 deductible. It was unaffordable and worthless unless we were hit by a bus!! Our income put us just out of reach of any government assistance for health care. We went from a flawed private system needing attention to an utter fiasco. We thought our government and our elected politicians were there to help us. It seems we were wrong.

It's time to change this!! You must get rid of government controlled health care!! , allow competition across all lines and back away from a litigious society that makes

suing people and doctors a way to make a living. Allow groups like the Farm Bureau to craft health care plans for their members that make sense.