

# PUBLIC SUBMISSION

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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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## Submitter Information

**Name:** Florence Rothenberg

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## General Comment

This plan as described would cause healthier people who pay into the insurance pool to opt out, which is what makes premiums higher for those Americans who are sicker and need more care. Insurance is necessary, and the more people pay in, the cheaper the overall plan gets. The VA is, in fact, an excellent example of "socialized" medicine in which research has shown care is as good, if not better in some cases, than civilian care. We must move toward a Medicare-for-All type system. Caring for each other will make America stronger and healthier.