

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

Document: EBSA-2018-0001-DRAFT-0212

Comment on FR Doc # 2017-28103

Submitter Information

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General Comment

I have received my health care coverage for several years through an Association Health Plan. They are a great way for employers to band together and offer their employees good coverage at a more affordable rate than they could in the individual or small group market. The provision in the proposed rule that I see as most endangering the current affordability that is found in AHPs is the HIPPA non-discrimination rule that eliminates employer-level rating as well as eliminates the ability to use claims experience in rating decisions. Both of these factors have been available to AHPs for a number of years (not using health specific information, but using cost data to determine the cost of utilization). Without this being changed in the rule existing AHP employers will see increased costs and this important employer means of gaining coverage for employees will be gone.