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

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General Comment

Allowing associations to form groups for purchasing health insurance would provide health care coverage for many many self employed. The affordable care act premiums have become too expensive for many of us, and has resulted in ourselves and our self employed friends having no coverage at all. If the NAR (national association of realtors) were able to have group buying power for health insurance it would greatly improve and make more affordable health insurance for the many self employed realtors. Currently in AZ the only choice is the ACA. The ACA gives us only one insurance provider in our county. The cost is high and the deductible is 10,000 dollars. The ACA has priced us out of health care coverage. This needs so badly to be corrected--and allowing associations to have group insurance will provide us with more options.