

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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General Comment

Please support this opportunity to allow associations of solo-practitioners and small business owners to band together to provide affordable healthcare coverage to its members. As a solo-practitioner, my health care premiums have increased by almost \$2000 per month in just the past 4 years. My husband and I are currently looking at ~\$2500 per month for health care coverage - and we're healthy adults! That's \$30,000 per year in health premiums alone!! We do not smoke, are not overweight and because we live in rural America and are 56 and 62 years old respectively, we can NOT find any alternative coverage. There IS NO other option available to us. The three insurance providers in our area all charge the exact same monthly premiums...

If this proposed change is approved and moves forward, this ludicrous financial burden is lifted and instead of paying \$30K per year in health premiums, I could hire an employee to provide an income to them instead of paying an insurance premium...