

PUBLIC SUBMISSION

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

Comment On: EBSA-2018-0001-0001

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Comment on FR Doc # 2017-28103

Submitter Information

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General Comment

Dear Ladies and Gentlemen,

I appreciate the opportunity to comment on the Association Health Plan proposal.

Together with my wife, I own and operate Pulse Fitness and Training--a local gym located in Baraboo, WI. Besides the two of us, Pulse employs 9 people. The mission of Pulse and its dedicated staff is to help the members of our community, even if they are not members of the gym, to improve their health and wellbeing and create the best version of themselves through exercise, nutrition, and mindfulness. We fully believe that improving health and learning to maintain a healthy lifestyle also includes affordable health care. The current state of our health care system, even with Obama care in place, has made it difficult for many to afford health insurance absent an employee-sponsored plan. Unfortunately, the playing field in negotiating with insurers is not level amongst various employers. Those employers with a large number of employees stand to strike more advantageous insurance plans and premiums than those small employers, such as Pulse. In fact, because of the prohibitive cost of health insurance, it both saddens and pains me that Pulse is not in a position to offer health insurance to its employees. I find this to also be terribly ironic that Pulse is currently

unable to provide this important health benefit to its staff--the very people whose life passion is to help others improve their health and well-being. I know of many other small business owners who would also like to offer health insurance to their employees, but simply cannot do so because of the prohibitive cost.

The AHP proposal gives me hope that Pulse will be able to join together with other small businesses in my industry as a group to negotiate affordable health insurance plans with insurance companies that can then be offered to our employees.

The time is long-overdue to level the negotiation playing field among employers and other groups to expand access to affordable health care plans to employees. The proposal is a step in the right direction.

For these reasons, I strongly encourage the DOL to adopt the proposal, and do so as swiftly as possible. Thank you for the opportunity to comment on this important matter.

Sincerely,

Brandon Green, CPT
Owner Pulse Fitness and Training, LLC