

# 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

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## General Comment

I am in favor of expanding the scope of who can form association health plans. That said, it would be more simple to abandon these regulations all together and to let the free market operate. Remove the restrictions of selling across state lines and remove the restrictions of what minimum coverage is required. My insurance went from \$225/month to \$550 per month for catastrophic coverage. There is little to no increase in benefits in my plan, yet the cost doubled. If I was forced into an Obamacare plan, my cost would double again! Allow the free market to operate and prices will drop dramatically and level of care will increase dramatically.