

# 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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## Submitter Information

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## General Comment

I am in support of changing the rules so that self-employed and small employers can band together via associations or other common business means to purchase health coverage.

Today, our health coverage for a married couple (with no dependents) each working as self-employed Realtors is over 2000/month since this Congress has sought to destroy the ACA. Our coverage was 800 just 2 years ago and had stabilized. Insurers pulled out of Virginia in the fall when Congress and this Administration created chaos in the marketplace.

We need a fair and smart way for small businesses to obtain reasonable, cost effective health coverage. This bill should help that goal.

K. Ritchey