

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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Submitter Information

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General Comment

To whom it may concern,

I have been self employed for 13 years and have been responsible for my own health care during that time. In the last 3 years, my options have become extremely limited and have more than doubled in cost in that time as well.

I am a single Mom with one elementary school child. I received a policy through healthcare.gov for \$950 per month for the two of us for an HMO plan. This was the only option available to me through that service that didn't require me going to a single provider plan (Kaiser).

The provider that I have used for the last few years (Aetna), and previous years (Anthem), are no longer offering individual health care policies.

Not only has the medical plan cost gone up by nearly double each year, the cost out of

pocket has been exorbitant. In addition to my health insurance costs, I spent more than \$6,000 for doctor's visits. This doesn't include dental or vision coverage either, which are not offered.

By centralizing the group health option through associations like NAR, you give these group "employers" an option to people like me to take advantage of lower costs and higher benefits, and quality of care.

Please support this regulation change. I would be happy to provide further details as need be to help support this cause.

J. Hooper