

## Congress of the United States

House of Representatibes

Washington, DC 20515–1504

March 5, 2018

COMMITTEES:

**AGRICULTURE** 

**JUDICIARY** 

SMALL BUSINESS

U.S. Department of Labor Employee Benefits Security Administration Office of Regulations and Interpretations Room N-5655 200 Constitution Avenue, NW, Washington, DC 20210

Attention: Definition of Employer - Small Business Health

Plans RIN 1210-AB85

We write today in support of the proposed rule, RIN 1210-AB85, that would broaden the criteria under ERISA section 3(5) for determining when employers may join together in an employer group or association that is treated as the "employer" sponsors of a single multiple-employer "employee welfare benefit plan" and "group health plan" as those terms are defined in Title I of ERISA.

ObamaCare has caused an incredible economic distress to Americans, and to none more so than those who do not have employer-based insurance and must secure coverage through the individual market. Due to ObamaCare's onerous mandates, premiums have skyrocketed and have forced many Americans to terminate coverage altogether.

It is a very positive step that such individuals will no longer be assessed a penalty for the financial inability to maintain coverage. However, the federal government must now act to allow affordable options for those who have become uninsured due to ObamaCare and against their wishes. By removing unnecessary restrictions on the formation and continuance of association health plans (AHPs), this rulemaking will increase access to the option for those in need of viable coverage. Based on what our offices have heard from constituents, the proposed rule's expansion of the availability of AHP group coverage to self-employed individuals, referred to as "working owners", will be particularly helpful to those Americans struggling to secure and maintain coverage.

In the aftermath of the repeal of ObamaCare's individual mandate, we applaud the Administration for proposing this rule, which will further help to relieve all Americans of the onerous burden of the law. Until we can achieve a more comprehensive overhaul of ObamaCare, this proposed rule will offer more options to secure insurance coverage, and particularly for those whose current option(s) are cost prohibitive.

Sincerely,

Steve King (IA-04)

AMES OFFICE 1421 S. BELL AVENUE, SUITE 102 AMES, IA 50010 (515) 232–2885 FAX: (515) 232–2844

FORT DODGE OFFICE 723 CENTRAL AVENUE FORT DODGE, IA 50501 (515) 573–2738 MASON CITY OFFICE 2020 1ST STREET SE, SUITE 126 MASON CITY, IA 50401 (641) 201–1624 FAX: (641) 201–1523

HTTP://WWW.STEVEKING.HOUSE.GOV

SIOUX CITY OFFICE 320 6TH STREET ROOM 112 SIOUX CITY, IA 51101 (712) 224-4692 FAX: (712) 224-4693

SPENCER OFFICE P.O. BOX 650 SPENCER, IA 51301 (712) 580-7754 FAX: (712) 580-3354 WASHINGTON, D.C. OFFICE 2210 RAYBURN WASHINGTON, D.C. 20515 (202) 225–4426 FAX: (202) 225–3193 Paul A. Gosar (AZ-04)

Jeff Duncan (SC-03)

Alex X. Mooney

Alex X. Mooney (WV-02)

John J. Duncan, Jr. (TN-02)

James Comer (KY-01)

Ralph Norman (SC-05)

Lou Barletta
Lou Barletta (PA-11)

Daniel M. Donovan, Jr. (NY-11)