

# 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

The current health care options for 1099 contractors is horrible. 1099 income can vary greatly and it is not predicable. The affordable care act does not take this into consideration. They want to cancel coverage because you cannot predict income. It is very frustrating and upsetting to be threatened that you will lose coverage. I think that there should be an alternative like all members of a group or association like NAR should be able to get a group policy.