

# 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

**Document:** EBSA-2018-0001-DRAFT-0787

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## General Comment

I hope you will consider allowing Realtor associations to act as a "group" for Realtors to have affordable insurance. Currently we are independent contractors as a general rule so we don't have an option to belong to an insurance group. Allowing the association to act as an insurance group, would allow more Realtors to have an opportunity for affordable health insurance. I urge you to strongly consider this opportunity.