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Definition of Employer Under Section 3(5) of ERISA-Association Health Plans

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Definition of Employer Under Section 3(5) of ERISA-Association Health Plans

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General Comment

My husband and I are real estate appraisers and have owned our company since August 2001. We have been and currently are the only employees for our company. We had been content with our health care coverage and premiums before the Affordable Care Act but since the law went into effect we have seen our premiums skyrocket and this year (2018) have only one choice for coverage. Our current premium is 19% more than last year alone and is more than our house payment and one car payment combined. We are forced to purchase a product that includes coverage we do not need (maternity, pediatric dental, drug use counseling, etc.). And reports indicate premiums are expected to continue to rise; we will soon be left with no choice but to live without insurance. We need more choices and this proposed rule is a good start. Allowing us to join a group plan would help lower our premiums.