

# 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-0070

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## Submitter Information

**Name:** Cynthia Nye

**Address:** 2343 PARKSTONE DRIVE  
CHARLESTON, 29414

**Email:** cindynye59@gmail.com

**Phone:** 8439912131

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## General Comment

I support the rule as proposed:

Allow employers to form a Small Business Health Plan on the basis of geography or industry. A plan could serve employers in a state, city, county, or a multi-state metro area, or it could serve all the businesses in a particular industry nationwide;

Allow sole proprietors to join Small Business Health Plans, clearing a path to access health insurance for the millions of uninsured Americans who are sole proprietors or the family of sole proprietors.

The proposed rule includes important protections for Americans. Small Business Health Plans (Association Health Plans) cannot charge individuals higher premiums based on health factors or refuse to admit employees to a plan because of health factors. The Department of Labor's Employee Benefits Security Administration will closely monitor these plans to protect consumers.

