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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

It has been horrible for us since we lost coverage with the PA Farm Bureau. We used to have a good plan with them with a \$250 deductible. Because of premium costs, we were forced to take a lesser policy, which i think went up to \$2500 deductible. We also could only get coverage in a 13-county area in PA. All of our previous doctors, for years, were in NY State. So we couldn't even go to our own doctors. Both my husband and I did not go to doctors for about three years, hoping against hope that something would change. We are both roughly 60 years old, and feel that when we needed insurance the most, it wasn't there for us. And the premium rate went up to \$1900/month, I think. That's crazy!! No one can keep this up. We can't afford the insurance, and we can't afford to be without it.