

# PUBLIC SUBMISSION

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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

I began to purchase my health insurance as an individual in June of 1977 after graduating from Penn State. I was able to join the PA Farm Bureau group plan as of January 1, 1978. I remained with the PA Farm Bureau plan until 2000 or 2001 when I was covered by my employer. After my father passed away and I returned to the farm I purchased a COBRA plan through my previous employer until I could produce a schedule F proving I had farm income so I could re-enroll in the PA Farm Bureau plan in 2006. I had affordable and very good insurance until 2014 when the Unaffordable Care Act informed the PA Farm Bureau that the organization could no longer sell a group plan. Since that time my premiums have steadily gone up and my coverage has decreased. In 2014 my premiums were \$497/month with I believe a \$500 deductible. IN 2015 my premiums were \$614.99/month. In 2016 my premiums were \$748.18/month with a \$2500 deductible. The deductible increased quite a bit from 2015 to 2016. For 2017 my premium was \$916.41/month with a \$7000 deductible. For 2018 Capital Blue Cross wanted \$1024.35/month premium with a \$7350 deductible. I can NOT afford that so I enrolled in a faith based health care plan which will cost me less than \$3,000/year. Although certain things are not covered I can do some gambling and pay some out of pocket costs for \$9,000/year.