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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

Health insurance has become our WORST problem as an employer and small business owner. Our insurance rates have gotten WAY out of hand, it is horrible. It is discriminating to me that the government employees, teachers, any large company can provide great, affordable health care but the small family business is thrown to the wolves. We pay more now than ever and HUGE Deductibles and worse coverage and CAN'T get group rates because we are too small and are NOT supposed to pay for our employees health insurance. How is that fair? WE hired people long ago with the promise that we would pay for their health insurance. Now we are supposed to PAY THEM MORE so that they can pay their own! That is ! That raises all of our deductions as our payroll goes up, we don't get the deduction and they have to buy crappy insurance out in the market. No one is happy and we all end up with less money at the end of the day. It is a nightmare and we seriously are thinking of going out of business. It is just not worth it anymore.