

# 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

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## Submitter Information

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## General Comment

I and my husband used to be enrolled in the Pennsylvania Farm Bureau's group health insurance plan at very reasonable cost. Since the ACA, we lost the ability to enroll in a group plan and had to decide if we wanted individual plans at more than twice the premium cost. We struggled several years to pay those individual premiums. There were no other groups or choices we could be a part of. We signed up for the ACA two years ago, and although we qualified for tax subsidies, the annual premiums, deductibles and coinsurance were exorbitant and we in no way could have afforded this coverage on our own. I believe the insurers are taking advantage of the government as their annual premiums seem unreasonable. By allowing employer group coverage, the employer could spread the risk among more applicants, thus enabling lower costs. I would like to see this rule in effect. Thank you.