

# 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

Due to the ACA, I was required to go on an individual plan and pay a very large premium for the the same benefits. I paid almost 20% of my income for premium and out of pocket expenses. It is wrong to penalize a person who wants to be ambitious and work for them self.