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Definition of Employer Under Section 3(5) of ERISA-Association Health Plans

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General Comment

I object to the proposed rule concerning ERISA Association Health Plans. While I do not have a problem with the idea of small businesses or other groups banding together to serve as "employers" under the proposed rule, I am concerned that the proposal could undermine the health law and destabilize the public and private insurance markets.

It is my understanding that Association Health Plans lack the mandate to cover essential health benefits like maternity care, prescription drugs, and mental health treatment - as well as the ACA health law's consumer protections that prevent insurers from charging sick people more than healthy people, excluding coverage of pre-existing conditions, and denying coverage based on medical history. As someone with a background in public health, I know that the cost of prevention, such as regular medical visits and health screenings cost less than treatment for disease or conditions, especially when this occurs in emergency rooms. Therefore I believe that no health insurance system should deny coverage based on pre-existing conditions or medical

history. Since this short-term plan can cover fewer services and deny coverage for serious medical needs, they typically offer lower premiums than traditional insurance, which may attract healthier people to them and away from the ACA's individual market. This would raise costs for those who remain in the more comprehensive, ACA-compliant plans.

This proposal would have the effect of drawing healthy consumers away from ACA plans, leaving behind an older, sicker, and costlier market. In response, health insurers would likely raise premiums or exit the market altogether, destabilizing coverage for those who need it. This could leave people approaching Medicare eligibility with limited coverage options, and may force some to go without care - ultimately resulting in worse health outcomes and increased program costs. In turn, this could make Medicare more costly.

As a senior citizen who is a beneficiary of Medicare, a previous veteran of the convoluted pathways of private health insurance for many years, and who is apprehensive about increasing rumors concerning the defunding or limiting of Medicare, I am concerned about introducing any new health insurance plan that could ultimately destabilize the Affordable Care Act or Medicare.

Please do not introduce any new health insurance plans that won't cover essential benefits, as does the ACA. We do not need destabilization of the health insurance systems that are currently in place.