

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

Document: EBSA-2018-0001-DRAFT-0240

Comment on FR Doc # 2017-28103

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General Comment

For the past 5 years my wife and I have been forced into having our health insurance through the Affordable Care Act. Not only were we subjected to the extreme increase in rates from our previous policies that we offered through the American Veterinary Medical Association, but we were not able to keep most of our doctors who refused to accept these policies. The increased premiums resulted in a significant amount of our savings that was planned for retirement having to be redirected to cover these increased rates. Additionally, there was ultimately no competition in our home state of South Carolina as only Blue Cross has continued to offer policies. Please approve this proposed rule change to allow our American Veterinary Medical Association to again offer a more affordable insurance alternative to it's members.

Thank you.

Dr. Michael Wells

Dr. Lisa Levy