

PUBLIC SUBMISSION

Received: February 25, 2018 Status: Pending_Post Tracking No. 1k2-91p2-7y6k Comments Due: March 06, 2018 Submission Type: API
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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-0249

Comment on FR Doc # 2017-28103

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General Comment

As a REALTOR of NC, I have had to opt out of the only available company, Blue Cross/Blue Shield. Almost \$800 a month for me and my husband to almost \$2000 a month and we certainly can not afford it. High deductibles with no copay is absurd. So we have decided to self insure with that money. Having affordable health care with menu options, such as maternity and Psychiatric care not needed or wanted would drive down the costs. We are not the ones that go to the doctor and advocate pharmaceutical use unless necessary. My husband is also self employed as an Automotive repair shop and only one employee has insurance through their spouse. As REALTORS, we are one of the biggest Associations in the US. A lot of us dont have it or have spouses with it, either way, why cant we have the basic ability to obtain it as large companies? I currently have disability insurance that would at least give me income but what if there is an unexpected health issue. I will be financially ruined in my upcoming retirement years. The downturn in the economy almost took care of it.

So with that, how may I help get this done for REALTORS all across the country as well as other associations in need.