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

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Submitter Information

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General Comment

To Whom it May Concern,

As only one voice, I need to beg, plead, and do whatever it takes to ask that we as associates, employees, and independent contractors get the opportunity to obtain affordable health care benefits. We are Employees! We work extremely hard, often times, clocking in over 60 hours a week. Private healthcare in our country is not affordable unless an individual is unemployed or at best, under employed.

For many of us in the Real Estate industry, we occasionally have good sales years and because of the affordable care acts regulations and restrictions, we are accepted but our premiums are so high that we opt out and are then forced to pay the penalty imposed and go without benefits while keeping our fingers crossed that we do not have to seek medical care.

I am faced with the following:

My husband is set to retire from his job as a Police Sgnt after 30 years of dedicated service to our community. When this happens in the next month, we will lose all of our City benefits. Because we are still young enough to work and years away from Medicare, we are looking diligently for insurance coverage options.

I feel like Ive become an expert at this and can tell you that the options presented to us are not workable. If we were to chose among the options presented, we would work for free and then owe more. Please consider my plea.

Respectfully,
B. Heath