

# PUBLIC SUBMISSION

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

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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

The economic burden of being a small business owner with no health coverage other than what my company affords has been substantial. The inability of my professional association to offer affordable health coverage using the strength of our 3,000+ members has been incomprehensible to me.

I talk to people who have insurance through their larger employer, and they are floored when they hear that for just one single person, I am paying \$700 each month for a very high-deductible plan.

This proposed rule is critical both to making coverage affordable to those of us paying more than our fair share, but also to make it even possible to many who have not felt they could afford the high cost of individual insurance.

I urge you to approve this rule change.