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CHAMBER of COMMERCE & industry

February 15, 2018

ATTN: RIN 1210-AB85
Office of Regulations and Interpretations
Employee Benefits Security Administration
Room N-5655, U.S. Department of Labor
200 Constitution Avenue NW, Washington, DC 20210

The Joliet Region Chamber of Commerce & Industry is a 501 (c) (6) organization representing over 1,000 businesses and other organizations that employ 25,000 plus individuals. The Joliet Region Chamber of Commerce & Industry was incorporated initially in 1914 to serve as the collective voice force initiating action for the betterment of the entire community. The Mission of the Chamber today reflects these same goals: "To advance the interests of business, professional and service organizations in the Joliet Region, acting as their voice in governmental and social affairs, communicating and servicing their needs, and thereby enhancing the business environment and the local quality of life."

We applaud the Department of Labor and the efforts to allow associations of all types to provide health insurance to members through Association Health Plans (AHPs). Our Chamber believes that businesses of all types and sizes should have a level playing field when it comes to the option of offering affordable health insurance plans to their employees. Small businesses and organizations account for nearly 85% of our membership and have increasingly faced mounting health care costs.

The formation of Association Health Plans will allow businesses to aggregate workforces and take advantage of the flexibility and lower costs that are currently available only to large employers. Small businesses will now be able offer more competitive benefits, allowing them to compete with large employers to retain and recruit employees. Cost savings on health care will allow owners and managers to focus resources on the areas of running their businesses. The addition of allowing sole proprietors to finally join in the AHPs will open up access to millions of individuals and families that have gone uninsured for far too long. Finally, the AHPs inability to charge individuals higher premiums based on health factors or refusal to admit employees to a plan because of health factors is a much needed mandate.

Again, we applaud the DOL proposed regulations and look forward to AHPs providing better benefits at lower costs. This should be true for small employers as stated above and expand options to those who face fewer plan choices every year. We understand that there are still many issues and regulations to be worked out and urge all involved to work closely together to ensure a smooth process.

On behalf of the members of the Joliet Region Chamber of Commerce & Industry, we thank you for the opportunity to share our comments and look forward to learning more about the opportunities to come regarding AHPs.

Clay Johnson
Board Chairman

Mary Jaworski
President

Michael Paone
Vice President