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

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Submitter Information

Name: J. Eggers

General Comment

If the cost and availability of healthcare insurance continues to rise, I, and many others will be forced to close our small businesses and cut the jobs we have created. It is simple math. In 2018, for example, the rising cost and limited options for healthcare are going to cost me over \$40K in insurance costs and lab-work and doctor visits to specialists that are not covered in any available health insurance options. These are expenses that were covered by my 'non-exchange' plans in years past...all of which have left the state. Every single doctor I (and many others) have is now outside of ANY available network and there are some of us for whom changing doctors is simply not an option. This would not affect us if we were employed by a large corporation. It is the situation faced by all individuals under 65 who are not part of a corporate healthcare plan. In Georgia, that is over 400K people and countless small businesses. If we do not do something to include small businesses and individuals in group plans or provide additional options for insurance, most small businesses will be forced to close as it is just too expensive to continue.