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General Comment

We have had similar programs like this before and they work great. My suggestion would be to incorporate this even in the Obamacare insurance pool. This would be needing requirements for self employed individuals to have fewer than 4 employees or a complete sole proprietor that good join large pools and still decide which program they liked best on whos pool they wanted in. The insurance companies are taking such an advantage of self employed and small business it is sickening. This is something that absolutely shouldnt be allowed. This is a form of discrimination and should be challenged as such. Insurance has been given so many discriminatory freedom by lobbying for such rights the general public has no clue where past until being subjected to and it being to late. For instance being able to charge rates according to someone credit score, especially when it was medical that caused the poor credit score in the first place. To be declining because of pre existing because there medical doesnt cost as much but only take the perfectly healthy who just pays money and doesnt even use insurance. This defeats the purpose of the average making up for the expense of those with pr existing.