

# PUBLIC SUBMISSION

<b>Received:</b> March 03, 2018 <b>Status:</b> Pending_Post <b>Tracking No.</b> 1k2-91t3-rgb4 <b>Comments Due:</b> March 06, 2018 <b>Submission Type:</b> API
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**Docket:** EBSA-2018-0001

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

**Comment On:** EBSA-2018-0001-0001

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

**Document:** EBSA-2018-0001-DRAFT-0444

Comment on FR Doc # 2017-28103

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## General Comment

While many citizens are fortunate enough to get benefits through our spouses or employers, many, many, many REALTORS are not. I have friends who are single parents and who go without insurance. I know REALTORS who are forced to take a class at a time to try to qualify for a University plan--while working full-time and caring for children and/or parents.

This profession is stressful and requires a lot of hard work. Not having to worry about being able to go to the doctor would be a HUGE benefit to many of our colleagues. Since most Realtors are 1099 employees, very few Agencies offer any health benefit.

Looking out for the interests of our profession is what an Association should do. Please consider allowing the National Association of Realtors to offer health insurance as a group to its members. It is one of the most important things that NAR could do for its members.