

# PUBLIC SUBMISSION

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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

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## General Comment

As a real estate agent I am self employed, as are most real estate agents. Since I am married, my children and I have always benefited from the group health insurance plans offered by my husband's employers. However, two years ago he became permanently disabled. Now I have two children still in school, a disabled husband and I am self employed. We can not live without health insurance, but the cost is incredibly high. At approximately \$1200 a month, our family has a \$13K deductible. And we're doing this on a reduced income because my husband's income is only about 50% of what he was making prior to his disability determination. We desperately need some relief. I hope that if we could get a health plan through the associations we could get better coverage and hopefully for less.

I'm surrounded by friends and colleagues, including real estate agents and contractors, who are rolling the dice and going without insurance. Its tempting since, let's be honest, I'd have to spend more than \$25K in health expenses for it to be more expensive for me. But then there are folks like my friends Larry and his wife. She's

currently awaiting a heart transplant, and he is recovering from prostate cancer. They're both agents.

The thing is that when you are self employed and sick it's a double whammy... hospital bills and being unable to work means more expenses and less - or no - income. We don't get paid leave. No part time disability insurance. Nada.

And it's not just real estate agents (though we are a million strong).

There are the builders, like my dad. Thankfully he is now covered my Medicare due to his age, but for most of his life he was without health insurance.

And his father was a farmer... no insurance for him either but back in those days the world was different. I remember my grandfather telling me that my father was born breach. It was, as they all were then, a home delivery. The cost to deliver a baby was \$50 in 1944, but since my father was born breach and my grandfather had to assist the doctor split the fee with him. My dad's birth only cost \$25. Most importantly, my grandmother and he both lived. That is not the way things work today.

People like my family and I are the work engines of America. As entrepreneurs we do not ask for any handouts, we only want FAIR access. We're willing to pay for our insurance plans, and pay for our care, we just want to be charged fairly and reasonably. Hopefully that is what AHPs can offer. Please help make this a possibility.