

# PUBLIC SUBMISSION

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Extension of Comment Period - Proposed Revision of Annual Information  
Return/Reports

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Annual Reporting and Disclosure

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## General Comment

Requiring small employers to file section J simply adds more burden and cost to small business and there are no clear benefits other than additional data for reporting requirements that in the end will have little bearing on the quality of the health care delivered. With the data being collected, I can only believe the the next step is to mandate that small employers meet detailed and complex methodologies to show it is improving health outcomes and reducing medical errors and other problems. Is that something a small business can reasonably be expected to perform? Their expertise is in the product or services they provide. They are not experts in health care and health care should not become a primary expertise. While we can and do hire 3rd party administrators to perform these types of services, there is a cost to adding more to what they already perform. Inevitably, that will become additional cost to employees.

Small employers have little control over how medical care results are reported, or

managing cases and chronic disease simply due to scale and purchasing power. A small business' group plan is in no position to dictate these controls to providers other than add and absorb more costs to our plan, which in the end must be shared by the participating members. How can a small group plan improve patient safety and reduce medical errors? It cannot unless we start to qualify, restrict, and inevitably delay how treatment is delivered, which will lessen the quality of medical care and raise costs. Small group plans less than 100 employee members have ZERO purchasing clout when dealing with medical providers. Its typically controlled by the network they use. The number of health networks available in regions are small, and thus a small group plan cannot influence controls on any network.

Why are small employers expected to compete and accommodate such complex issues that much larger employers can handle with ease? Will this in the end add to driving out small business competition? Ultimately, the market and the need for quality employees will dictate how to deliver quality care. Regulations only add costs, decreases choice, and reduce flexibility. They should be used sparingly and when a problem can be remedied. That is not the case here.

Last, you cannot look at implementing this change in regulations without the context of all other recent federal regulations. The sum total of these are handcuffing small businesses and dampening growth and employment.