

# PUBLIC SUBMISSION

<b>Received:</b> January 08, 2018
<b>Status:</b> Pending_Post
<b>Tracking No.</b> 1k2-90t1-wvay
<b>Comments Due:</b> March 06, 2018
<b>Submission Type:</b> Web

**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-0004

Comment on FR Doc # 2017-28103

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## Submitter Information

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## General Comment

As the HR Manager in a small technology company, I am strongly in favor of this proposed rule. This change would increase the competitiveness of health insurance and would enable more small businesses to offer this as a benefit to our employees. Under the current circumstances, our insurance benefit options are limited and prohibitively expensive. Yet in order to expand, we need to be able to offer attractive benefits cost-effectively.

America's entrepreneurial nature will be strengthened by this change, since one of the factors that keeps individuals from starting their own business is that they are tied to a health plan offered by their employer. With the ability to form associations for access to health insurance, whether by industry or geography, the risks can be spread across larger pools.

Under the current arrangements, if you're not eligible for subsidized insurance and you don't work for a large corporation that offers good insurance, options are limited and extremely expensive. From all available information, this proposed rule would improve that situation substantially.