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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 small business owner working for myself and supporting a family of 4 I have been paying extremely high health insurance premiums with extremely high deductibles.

In 2018 we will pay more than \$21,000 in premiums alone! None of the 4 family members are sick or have conditions that require extra care. We are all very healthy!

I live in Will county Illinois and only have 2 insurance companies to choose from in 2018.

I would like to see lower insurance costs and more competition from a wider array of insurance companies.

I strongly support the proposed rule that would allow employers to join together as a single group to purchase insurance in the large group market.

I strongly support a new rule that would allow sole proprietors to join small business health plans.

The American Dream has always included starting your own business. By changing how small business owners can purchase more affordable health care the American dream can stay a reality.

Please clear the path for the sale of health insurance across state lines, find more ways to increase competition between health insurers and lower the costs of health insurance so small business owners can invest in their business and their futures!