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

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

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## **Submitter Information**

Name: steve marquardt

## **General Comment**

The proposed expansion of employer association plans is spectacularly unwise. It will1)undermine existing health insurance standards immediately; 2) create a "race to the bottom" for state insurance regulations; and 3) leave many Americans underinsured and in deep trouble when they have unexpected health care costs. Don't do this.