

# PUBLIC SUBMISSION

<b>Received:</b> January 08, 2018
<b>Status:</b> Pending_Post
<b>Tracking No.</b> 1k2-90t0-whcc
<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-0010

Comment on FR Doc # 2017-28103

---

## Submitter Information

**Name:** S Paglioni

**Address:**

**Email:**

**Phone:**

---

## General Comment

Good morning,

I am writing to voice my support of the proposed rule change which would permit small employers to join group associations for the purpose of purchasing health insurance. I am a co-owner of a small business that has five employees, with offices in two different states. Under the present law, each office must source their own healthcare as we are unable to access healthcare policies across state lines. As a result, the premiums we pay are high. For example, I am 59 years old, in very good health and cover my wife and daughter. The premium I pay is \$1,850 per month. The premium my business partner pays is equally as high.

We find no reason why small businesses cannot band together for the purpose of sourcing group health care policies. This is a positive change that will greatly assist small businesses and break down barriers for companies such as ours that are small

and have offices in different states.

I appreciate the opportunity to submit my comments for the public record.

Sincerely,

S           Paglioni