

# PUBLIC SUBMISSION

<b>Received:</b> January 07, 2018
<b>Status:</b> Pending_Post
<b>Tracking No.</b> 1k2-90se-6lu7
<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-0014

Comment on FR Doc # 2017-28103

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## Submitter Information

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## General Comment

To Whom It May Concern:

I am opposed to proposed rule RIN 1210-AB85 - this provides an avenue for insurance groups to provide inadequate health care coverage to people under the guise of a cheaper plan. Older individuals, younger women, and other groups with increased medical needs as perceived by underwriters will be charged higher rates, destabilizing the marketplace.

Rather than making the ACA unsustainable, the government should be working to provide affordable health care for all of its citizens (Medicare for all). As a current participant in the ACA, my premiums just increased by 60% due to the direct efforts of the Trump administration, and their unwillingness to reassure the insurance companies and fix the things in the ACA that need fixing. I will hold the Republican administration responsible for my costs at the ballot box this November.

Stop supporting big business and the wealthy, and start supporting the people who elected you!!

Katherine Galagan, MD