

# PUBLIC SUBMISSION

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| <b>Received:</b> January 05, 2018   |
| <b>Status:</b> Pending_Post         |
| <b>Tracking No.</b> 1k2-90re-aov8   |
| <b>Comments Due:</b> March 06, 2018 |
| <b>Submission Type:</b> API         |

**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-0019

Comment on FR Doc # 2017-28103

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## General Comment

While I appreciate the idea of helping small businesses to afford health insurance, this is not the way to go about it. Allowing companies to offer limited insurance plans will undermine the insurance market. Insurance is designed to defray the cost of medical care. That can't happen if the healthy people (who need less care) are in a separate pool of less-comprehensive plans. These types of plans have also been shown to be highly susceptible to fraud. Please reconsider this rule. Thank you.

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## Attachments

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