

# PUBLIC SUBMISSION

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**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

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## General Comment

I am writing to comment on RIN 1210-AB85. I strongly urge you to reject this proposal. Creating two risk pools, one of which is essentially unregulated and without rules, will only serve 3 purposes: 1.) erode the ACA risk pool, exposing the people (especially those with pre-existing conditions) you'll remember that Americans just signed up at historic rates during the 2017 ACA open enrollment period (<https://mobile.nytimes.com/2017/11/09/us/politics/obamacare-enrollment-health-insurance-sign-up-trump.html>). Hopefully you value the lives of these Americans above any potential partisan politics? 2.) put AHP plan members at risk these plans will attract healthy people because they're cheap, but when those healthy people become sick, they'll be ruined. I had testicular cancer in 2012, and my treatment would have cost me \$5 million if I hadn't had insurance through my employer. What would an AHP plan have covered of that? If it's anything like similarly skinny health plans, not enough and I would have been forced into financial ruin. 3.) Introduce unnecessary stability risks into the economy now, just imagine healthy people buying cheap plans that won't help them when they're sick, which simultaneously erodes the

ACA risk pool, reducing the quality but raising prices in order to make up for the people who purchased cheap AHP plans that are still leaving the unfortunate among them in financial ruin. Do that at scale and you have all the makings of a financial crisis. Please reject this proposal.