

# 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I ask that this proposed rule be immediately rescinded, and that it never implemented.

By redefining "employer" to the point of meaningless, this rule would allow health insurers to sell a large number of insurance plans that do not cover essential health care. That would cause the deaths of many Americans who would purchase such plans, thinking that they would save them money, and who would then develop conditions that the policies did not cover health care for.

This rule could also completely destabilize the ACA individual health insurance plan markets, causing an even larger number of Americans to be unable to purchase inclusive health insurance plans that actually do cover essential health care. That would also cause many deaths.

The proposed rule explicitly describes the latter problem, saying that more Association Health Plans will make ACA individual plans "more susceptible to risk

selection". The proposed rule then asserts that the ACA individual mandate will limit the harm this would do. The ACA individual mandate was just repealed as part of the recent tax bill. So the proposed rule is internally incoherent as well as horrifically harmful if implemented.

Rescind this proposed rule, and save lives. Please.