

PUBLIC SUBMISSION

Received: January 09, 2018
Status: Pending_Post
Tracking No. 1k2-90tu-9ht9
Comments Due: March 06, 2018
Submission Type: 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-0035

Comment on FR Doc # 2017-28103

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General Comment

My husband and I are 61 and 63 and about to go on the ACA. We are appalled to see that the premium+deductible cost for 2 people our age is \$34K here in California.

While we are amongst the fortunate few who can afford this, we know many people our age who cannot. A relative who is a software engineer and is 58 cannot afford the \$33K ACA insurance for himself and his wife in Iowa, and their income is 100K. How can they pay \$33K on an after-tax basis for health insurance before the first \$ of coverage kicks in?

And this is just one example. (It is important to recognize that it is not just premium costs that matter, but premium+deductible.)

Alternatives to the ACA are desperately needed. This proposal will permit professional organizations like the ACM and IEEE amongst others to offer health insurance to their members, as well as give small business far better leverage.

This proposal is not a panacea. Our health care costs are too high - the highest in the developed world, and we have worse outcomes. But this is a necessary step.