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Definition of Employer Under Section 3(5) of ERISA-Association Health Plans

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General Comment

My Goodness, thank the good Lord for this!

As a self-employed individual, I have had the absolute WORST insurance coverage, it is the bottom of the barrel BlueCross policy, pays for NOTHING (we actually avoid going to the doctor at all costs because of the horrible places they want to send us [places not anywhere near our home, where the poorest of the poor and drug abusers go], how high the deductible is and how absolutely nothing is covered until it is reached), and it is STILL difficult to make the exorbitant premiums on that each month.

We are paying thousands for garbage coverage!

Thanks so much for these proposals, they are a Godsend!!!

Just this week, my wife is getting an infected wisdom tooth extracted from the local Orthodontic surgeon who has a great reputation, and we have just decided to pay the almost \$1300 out of pocket rather than see where our bare bones policy tells us to go to get it done - probably 30 miles from our house and at a hospital that WE DID NOT

CHOOSE!

We make good money for this country, we pay our taxes, and we get stuck with pauper's health insurance. We really miss our old plan, which was very nice, covered a lot, and was affordable, before the ACA ruined it!!! Thank goodness for this!!!