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

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

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General Comment

I support the proposed change in regulations that would allow sole proprietors to be considered as employers, and allow their trade associations to offer group health care insurance. The U.S. has approximately 1.3 million real estate agents, many of whom must purchase insurance as individuals at high cost. My own policy premium has increased by close to 40% over the past several years, in spite of the fact that I am in excellent health and have had no unusual claims. It's unsustainable! A large group such as members of the National Association of Realtors would be able to create a risk pool and negotiate savings.

Please do not misunderstand, and interpret this comment to be critical of the Affordable Care Act. Prior to its passage, I was considered uninsurable because of "pre-existing conditions." Mine were a positive mammogram reading that turned out to be nothing, and elevated LDL which is being controlled with a statin (just the same as the president's). Rather, I fault those who blocked the ACA from going further.

