PUBLIC SUBMISSION

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

Comment On: EBSA-2018-0001-0001
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General Comment

While 26 pages address what the criteria for what qualifies as an association insurance plan, there is no mention here of the coverage it provides. I would like to say that I realize that children up to 26 would be covered for preventive care at no cost, adults receive none of the coverage for the 10 essential health benefits of other insurance plans under the ACA. Preventive health care coverage prevents ER usage, poor health habits, better education on self-care, and role modeling for your children.

Let's have a healthy nation of people and provide what is necessary for them. I did notice that coverage would be extended to all, so there would be no refusal for prior existing health conditions, which I applaud. I did some research on this and Mo Foundation for Health colleagues concur with these statements.